



STIC Search Report

EIC 3600

STIC Database Tracking Number: 110692

TO: Yogesh Garg
Location: PK5-7Y05
Art Unit: 3625
Tuesday, December 23, 2003

Case Serial Number: 09/718283

From: Elizabeth Deal *ED*
Location: EIC 3600
PK5-Suite 804
Phone: 305-5783

elizabeth.deal@uspto.gov

Search Notes

Dear Yogesh,

Attached are the results of the above-referenced search. If you have any questions or comments, please feel free to contact me.

Libby



File 347:JAPIO Oct 1976-2003/Aug(Updated 031202)
 (c) 2003 JPO & JAPIO
 File 348:EUROPEAN PATENTS 1978-2003/Dec W02
 (c) 2003 European Patent Office
 File 349:PCT FULLTEXT 1979-2002/UB=20031218,UT=20031211
 (c) 2003 WIPO/Univentio
 File 350:Derwent WPIX 1963-2003/UD,UM &UP=200381
 (c) 2003 Thomson Derwent
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Nov
 (c)2003 Info.Sources Inc
 File 35:Dissertation Abs Online 1861-2003/Nov
 (c) 2003 ProQuest Info&Learning
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group
 File 65:Inside Conferences 1993-2003/Dec W3
 (c) 2003 BLDSC all rts. reserv.
 File 2:INSPEC 1969-2003/Dec W1
 (c) 2003 Institution of Electrical Engineers
 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
 (c) 2003, EBSCO Pub.
 File 474:New York Times Abs 1969-2003/Dec 23
 (c) 2003 The New York Times
 File 475:Wall Street Journal Abs 1973-2003/Dec 23
 (c) 2003 The New York Times
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Nov
 (c) 2003 The HW Wilson Co.
 File 95:TEME-Technology & Management 1989-2003/Dec W1
 (c) 2003 FIZ TECHNIK
 File 15:ABI/Inform(R) 1971-2003/Dec 20
 (c) 2003 ProQuest Info&Learning
 File 9:Business & Industry(R) Jul/1994-2003/Dec 22
 (c) 2003 Resp. DB Svcs.
 File 610:Business Wire 1999-2003/Dec 23
 (c) 2003 Business Wire.
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 275:Gale Group Computer DB(TM) 1983-2003/Dec 23
 (c) 2003 The Gale Group
 File 476:Financial Times Fulltext 1982-2003/Dec 23
 (c) 2003 Financial Times Ltd
 File 624:McGraw-Hill Publications 1985-2003/Dec 22
 (c) 2003 McGraw-Hill Co.. Inc
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 23
 (c) 2003 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 22
 (c) 2003 The Gale Group
 File 613:PR Newswire 1999-2003/Dec 23
 (c) 2003 PR Newswire Association Inc
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 16:Gale Group PROMT(R) 1990-2003/Dec 23
 (c) 2003 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 634:San Jose Mercury Jun 1985-2003/Dec 21
 (c) 2003 San Jose Mercury News
 File 148:Gale Group Trade & Industry DB 1976-2003/Dec 22
 (c)2003 The Gale Group
 File 20:Dialog Global Reporter 1997-2003/Dec 23
 (c) 2003 The Dialog Corp.
 File 47:Gale Group Magazine DB(TM) 1959-2003/Dec 19
 (c) 2003 The Gale group

Set	Items	Description
S1	1	AU='CARDENAS F'
S2	3	AU='CARDENAS, F':AU='CARDENAS, F.'

S3

4 S1 OR S2

EKD

December 23, 2003

3/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

011904325 **Image available**
WPI Acc No: 1998-321235/199828
XRPX Acc No: N98-251256

Rooftop drag reducing device - comprises upper fairing segment and lower fairing segment that have respective top surfaces with lower fairing segment adapted for mounting on roof of vehicle

Patent Assignee: AIRSHIELD CORP (AIRS-N)

Inventor: **CARDENAS F** ; CHRISTIE D A; GAROZZO R; GATHRIGHT M; HERNANDEZ H; LAVER D A; MORELAND L; PINEDA E; RAFAC J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5755485	A	19980526	US 96749222	A	19961114	199828 B

Priority Applications (No Type Date): US 96749222 A 19961114

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5755485	A		20	B60J-001/00	

Abstract (Basic): US 5755485 A

The device comprises an upper fairing segment (40) and a lower fairing segment (38), with the lower fairing segment adapted to be mounted to the roof of a vehicle (2,4,6), and the upper fairing segment being movably mounted relative to the lower fairing segment for movement between an extended operating position of the upper fairing segment relative to the lower fairing segment, and a retracted position in which the upper fairing segment is received within the lower fairing segment.

The upper fairing segment defines a top surface (42), and the lower fairing segment defines a top surface (44), while there is a device for movably mounting the upper fairing segment relative to the lower fairing segment such that the upper fairing segment is receivable within the lower fairing segment, such that at least a portion of the top surface of the upper fairing segment does not extend above the top surface of the lower fairing segment.

ADVANTAGE - The design increases the overall stability of the drag reducing device in both the extended and retracted positions, and provides enhanced protection for the upper portion in its retracted position fully received within the lower portion.

Dwg.6/11

Title Terms: DRAG; REDUCE; DEVICE; COMPRISE; UPPER; FAIRING; SEGMENT; LOWER ; FAIRING; SEGMENT; RESPECTIVE; TOP; SURFACE; LOWER; FAIRING; SEGMENT; ADAPT; MOUNT; ROOF; VEHICLE

Derwent Class: Q12

International Patent Class (Main): B60J-001/00

File Segment: EngPI

3/5/2 (Item 1 from file: 65)
DIALOG(R)File 65:Inside Conferences
(c) 2003 BLDSC all rts. reserv. All rts. reserv.

02812146 INSIDE CONFERENCE ITEM ID: CN029353616

Evaluation of Direct Injection of Reclaimed Water in a Potable Aquifer in the Alamitos Gap Seawater Intrusion Barrier

Ebersold, D. B.; Hacker, M. D.; Herndon, R.; Cardenas, F.

CONFERENCE: Conjunctive use of water resources: aquifer storage and recovery -Symposium

TECHNICAL PUBLICATION SERIES-AMERICAN WATER RESOURCES ASSOCIATION TPS, 1997; NO 97/2 P: 437-448

Herndon, AWRA, 1997

ISBN: 1882132416

LANGUAGE: English DOCUMENT TYPE: Conference Papers
CONFERENCE EDITOR(S): Kendall, D. R.
CONFERENCE SPONSOR: American Water Resources Association
CONFERENCE LOCATION: Long Beach, CA
CONFERENCE DATE: Oct 1997 (199710) (199710)

BRITISH LIBRARY ITEM LOCATION: 8710.713000

NOTE:

Described as proceedings. Held as part of the AWRA annual conference on water resources

DESCRIPTORS: AWRA; water resources; aquifer storage

3/5/3 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6827529 INSPEC Abstract Number: C2001-03-7810C-044

Title: Development of intelligent tutoring systems using knowledge structures

Author(s): Nussbaum, M.; Rosas, R.; Peirano, I.; Cardenas, F.

Author Affiliation: Sch. of Eng., Pontifica Univ. Catholica de Chile, Santiago, Chile

Journal: Computers & Education vol.36, no.1 p.15-32

Publisher: Elsevier,

Publication Date: Jan. 2001 Country of Publication: UK

CODEN: COMEDR ISSN: 0360-1315

SICI: 0360-1315(200101)36:1L:15:DITS;1-P

Material Identity Number: C221-2001-001

U.S. Copyright Clearance Center Code: 0360-1315/2001/\$20.00

Document Number: S0360-1315(00)00048-8

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The aim of the work is to develop a tool for teachers, without necessarily software development experience, to elaborate tutoring applications on a given domain. The teacher makes use of stored knowledge to choose the required contents so that the system automatically generates exercises. These exercises are completed and evaluated in real time, according to the student's reality, being able to mediate with the pupil to achieve the maximum session utilization. Control of the learning process is distributed among the student, the teacher, and the system. The student may choose the activities he/she likes to carry out, within a sub-group specified by the teacher, whereas the system specifies the exercise complexity, on the basis of the pupil's performance. This work is grounded on knowledge re-utilization that makes use of pre-defined knowledge structures. These structures can be edited by a teacher to generate activities. These are carried out by a simulator, controlled by an expert system, that interacts with the student adjusting to the pupil's needs. Elements from both the instructionist and constructivist model were used. It was implemented for the practice of certain skills related to math in pre-school children. (20 Refs)

Subfile: C

Descriptors: authoring systems; intelligent tutoring systems; mathematics computing; real-time systems; teaching

Identifiers: intelligent tutoring systems development; knowledge structures; teachers; software development experience; tutoring applications; stored knowledge; automatic exercise generation; real time; maximum session utilization; learning process; exercise complexity; knowledge re-utilization; pre-defined knowledge structures; simulator; expert system; instructionist; constructivist model; math education; pre-school children

Class Codes: C7810C (Computer-aided instruction); C6170 (Expert systems and other AI software and techniques); C6115 (Programming support); C7310 (Mathematics computing)

Copyright 2001, IEE

3/5/4 (Item 2 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02421617 INSPEC Abstract Number: A85045961

Title: Grain size evolution and fractionation trends in an experimental regolith

Author(s): Horz, F.; Cintala, M.J.; See, T.H.; Cardenas, F.; Thompson, T.D.

Author Affiliation: Solar System Exploration Div., NASA Johnson Space Center, Houston, TX, USA

Journal: Journal of Geophysical Research vol.89, suppl. p.183-96

Publication Date: 15 Nov. 1984 Country of Publication: USA

CODEN: JGREA2 ISSN: 0148-0227

Conference Title: Proceedings of the Fifteenth Lunar and Planetary Science Conference

Conference Sponsor: Lunar & Planetary Inst.; Lyndon B. Johnson Space Centre; AGU; AAS; Meteoritical Soc

Conference Date: 12-16 March 1984 Conference Location: Houston, TX, USA

Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Experimental (X)

Abstract: During impact cratering, both lateral transport and differential comminution can be demonstrated in some specific cases. The problem appears to be that their relative roles are not well understood at present. This experimental study is intended to contribute to this debate by isolating the effects of comminution from those of lateral transport. The authors impacted the same fragmental gabbro target 200 times and evaluated some effects related to comminution such as the evolution of grain sizes as well as the modal composition of specific grain sizes and their bulk chemistries. The chemical composition of impact melts generated in this regolith-evolution experiment are also discussed. (50 Refs)

Subfile: A

Descriptors: lunar rocks and minerals; meteorite craters

Identifiers: Moon; meteorite crater; lunar rock; fractionation trends; impact cratering; lateral transport; differential comminution; fragmental gabbro; grain sizes; bulk chemistries; composition; impact melts; regolith-evolution experiment

Class Codes: A9620D (Features, landmarks, mineralogy, petrology and atmosphere)

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200103040	A1	20010111	WO 2000US18371	A	20000703	200114 B
AU 200060692	A	20010122	AU 200060692	A	20000703	200125
EP 1208504	A1	20020529	EP 2000947019	A	20000703	200243
			WO 2000US18371	A	20000703	

20/TI,PY,AZ/23 (Item 18 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013183145

Reservation settlement-of-accounts system for prepaid card, has settlement-of-accounts server connected via network, to deduct present outstanding value of prepaid card depending on value of goods purchased

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000113063	A	20000421	JP 98286759	A	19981008	200031 B

20/TI,PY,AZ/24 (Item 19 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

012949613

Electronic wallet system for prepaid card used in internet during purchase of goods - acquires image information of card from bank server based on input information from user and displays image of card on user terminal, for performance of purchase of goods

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11353373	A	19991224	JP 98157625	A	19980605	200011 B

20/3,K/12 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014504477 **Image available**
WPI Acc No: 2002-325180/200236
XRPX Acc No: N02-255486

Prepaid card issuing system includes server that issues prepaid card to user only when user responds correctly to questions asked by response server

Patent Assignee: MATSUO T (MATS-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002074216	A	20020315	JP 2000263293	A	20000831	200236 B

Priority Applications (No Type Date): JP 2000263293 A 20000831

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002074216	A		18	G06F-017/60	

Prepaid card issuing system includes server that issues prepaid card to user only when user responds correctly to questions asked by response server

Abstract (Basic):

... A user establishes communication from his personal computer (11) to web server (20) besides the transaction person. The transaction persons homepage is browsed. A prepaid card issuing server (31) issues prepaid card to user, when user responds correctly to questions asked by response server (30) connected to user telephone (10).
... For issuing prepaid card used for online shoppings of goods such as foodstuffs, music and for toll fee settlement...

...Web server (20...

...Response server (30...

...Prepaid card issuing server (31...

International Patent Class (Main): G06F-017/60

20/3,K/14 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014311695 **Image available**
WPI Acc No: 2002-132397/200218
XRPX Acc No: N02-099897

System for creation of a virtual market place in which a system accesses a number of suppliers using a chip card containing data pertaining to him so that transactions can be made quicker and less troublesome

Patent Assignee: PROMEC SYSTEMS GMBH & CO KG (PROM-N); ALBERTSHOFER C (ALBE-I); HERZOG VON WUERTTEMBERG S K H E (VWUE-I); PRAEGNER S (PRAE-I)
Inventor: ALBERTSHOFER C; EBERHARD HERZOG VON WURTEMBERG; PRAEGNER S;
HERZOG VON WUERTTEMBERG S K H

Number of Countries: 026 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1172774	A1	20020116	EP 2000115148	A	20000712	200218 B
US 20020010650	A1	20020124	US 2001902851	A	20010710	200218

Priority Applications (No Type Date): EP 2000115148 A 20000712

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1172774	A1	G	13	G07F-007/10	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI
US 20020010650 A1 G06F-017/60

Abstract (Basic):

... **Chip card based e-commerce system** in which a user accesses the Internet or similar to undertake transactions with suppliers...

...central server (12

International Patent Class (Main): G06F-017/60 ...

20/3,K/16 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014225354 **Image available**

WPI Acc No: 2002-046052/200206

XRPX Acc No: N02-034566

Payment method in internet, involves settling balance of prepaid card, when online shopping in homepage of the WWW server is performed

Patent Assignee: FULLTIME SYSTEM KK (FULL-N); KAZAMOTO S (KAZA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001297279	A	20011026	JP 2000113452	A	20000414	200206 B

Priority Applications (No Type Date): JP 2000113452 A 20000414

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001297279	A		5	G06F-017/60	

Payment method in internet, involves settling balance of prepaid card, when online shopping in homepage of the WWW server is performed

Abstract (Basic):

... **WWW server (2)** is accessed from a customer's computer for purchasing prepaid card. The balance in the customer's prepaid card is managed by the **WWW server**. When online shopping in the homepage of the **WWW server** is performed, the balance of the prepaid card is settled.

... **For online shopping in internet using prepaid card** .

...

...The figure shows the block diagram of **WWW server** . (Drawing includes non-English language text...

...WWW server (2

International Patent Class (Main): G06F-017/60

20/3,K/18 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014124038 **Image available**

WPI Acc No: 2001-608248/200170

Related WPI Acc No: 2001-608250

XRPX Acc No: N01-454140

Electronic wallet for electronic commercial transaction, contains list of data entries, where each entry corresponds to purse which receives tokens from other purses

Patent Assignee: THOMSON MULTIMEDIA SA (THOH); THOMSON MULTIMEDIA (THOH); THOMSON CONSUMER ELECTRONICS INC (THOH); LAURENT C (LAUR-I);

LELIEVRE S (LELI-I); TANG-TALPIN Y (TANG-I)

Inventor: LAURENT C; LELIEVRE S; TANG-TALPIN Y

Number of Countries: 028 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1132873	A1	20010912	EP 2000400606	A	20000307	200170 B
US 20010021927	A1	20010913	US 2001798739	A	20010302	200170
JP 2001266028	A	20010928	JP 200162233	A	20010306	200172
CN 1312511	A	20010912	CN 2001109296	A	20010307	200202

Priority Applications (No Type Date): EP 2000400606 A 20000307

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1132873	A1	E	17	G07F-007/08	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT					
LI LT LU LV MC MK NL PT RO SE SI					
US 20010021927	A1			G06F-017/60	
JP 2001266028	A		15	G06F-017/60	
CN 1312511	A			G06F-017/60	

Abstract (Basic):

... A **server** and the clients connected through a local network, are capable of conducting electronic business **transaction** on **internet** (40). Several **smart cards** (31-3p) contain tokens of respective clients. The **server** contains a list of data entries, where each entry corresponds to a purse which receives...

International Patent Class (Main): G06F-017/60 ...

20/3,K/19 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014112050 **Image available**

WPI Acc No: 2001-596262/200167

XRPX Acc No: N01-444503

Transaction conducting method over internet , involves verifying smart card by security processor which generates authorization form containing security processor authorization

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N); GRAY W J (GRAY-I); HOHLE W G (HOHL-I); LARKIN C (LARK-I); PEART L J (PEAR-I)

Inventor: GRAY W J; HOHLE W G; LARKIN C; PEART L J; HOHLE W

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200150429	A1	20010712	WO 2001US400	A	20010104	200167 B
US 20010037312	A1	20011101	US 2000174564	A	20000105	200168
			US 2001754465	A	20010104	
AU 200130861	A	20010716	AU 200130861	A	20010104	200169

Priority Applications (No Type Date): US 2000174564 P 20000105; US 2001754465 A 20010104

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200150429	A1	E	26	G07F-019/00	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA					
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP					
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT					
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR					
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
US 20010037312	A1			G06F-017/60	Provisional application US 2000174564
AU 200130861	A			G07F-019/00	Based on patent WO 200150429

Transaction conducting method over internet , involves verifying smart card by security processor which generates authorization form containing security processor authorization

Abstract (Basic):

... An user is prompted to produce his smart card for verification
by **server** in response to user request to authenticate a transaction.
Upon verification of smart card by...
International Patent Class (Main): G06F-017/60 ...

20/3,K/21 (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013870219 **Image available**
WPI Acc No: 2001-354431/200137
Related WPI Acc No: 2001-308292
XRPX Acc No: N01-257504

Electronic commerce transaction method in computer network, involves
transmitting messages between card server and specific smart card using
communication protocol

Patent Assignee: SUN MICROSYSTEMS INC (SUNM)
Inventor: BENDER M; DIGIORGIO R; UHLER S
Number of Countries: 092 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200079411	A2	20001228	WO 2000US15676	A	20000607	200137 B
AU 200055988	A	20010109	AU 200055988	A	20000607	200137

Priority Applications (No Type Date): US 99337172 A 19990621

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200079411	A2	E	39 G06F-017/00	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200055988 A G06F-017/00 Based on patent WO 200079411

Electronic commerce transaction method in computer network, involves
transmitting messages between card server and specific smart card using
communication protocol

Abstract (Basic):

... on computer (222). The buyer navigates internet (220) using
browser (210) to access merchants web **server** (212). The applets (214)
executed in browser act as interface between card **servers** (216,218).
Card **servers** communicate with smart cards (202,204) using
corresponding communication protocol.

... Since electronic commerce transaction involves transferring
funds stored on a **smart card** that is accomplished through the
internet, tampering, fraud, theft in **transactions** can be reduced or
eliminated...

...Web **server** (212...
...Card **servers** (216,218...
...Manual Codes (EPI/S-X): T01-J05A

20/3,K/23 (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013183145 **Image available**
WPI Acc No: 2000-355018/200031
XRPX Acc No: N00-266122

Reservation settlement-of-accounts system for prepaid card, has
settlement-of-accounts server connected via network, to deduct present
outstanding value of prepaid card depending on value of goods purchased

Patent Assignee: APPLIX KK (APPL-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000113063	A	20000421	JP 98286759	A	19981008	200031 B

Priority Applications (No Type Date): JP 98286759 A 19981008

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000113063	A		17	G06F-017/60	

Reservation settlement-of-accounts system for prepaid card, has
settlement-of-accounts server connected via network, to deduct present
outstanding value of prepaid card depending on value of...

Abstract (Basic):

... A settlement-of-accounts server (2) connected via network
deduct the present outstanding value point of prepaid card based on
purchase value of the goods. A selling management server (4) updates
the value of goods which is sold beforehand.

... For prepaid card in internet shopping .

...Recycling of resources is made possible using selling management server

...Settlement-of-accounts server (2...

...Selling management server (4

International Patent Class (Main): G06F-017/60

Manual Codes (EPI/S-X): T01-J05A ...

20/3,K/24 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012949613 **Image available**

WPI Acc No: 2000-121463/200011

XRPX Acc No: N00-092453

Electronic wallet system for prepaid card used in internet during
purchase of goods - acquires image information of card from bank server
based on input information from user and displays image of card on user
terminal, for performance of purchase of goods

Patent Assignee: APPLIX KK (APPL-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11353373	A	19991224	JP 98157625	A	19980605	200011 B

Priority Applications (No Type Date): JP 98157625 A 19980605

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11353373	A		10	G06F-017/60	

Electronic wallet system for prepaid card used in internet during
purchase of goods...

...acquires image information of card from bank server based on input
information from user and displays image of card on user terminal, for...

...Abstract (Basic): input based on which, the card name and the balance
are acquired from a bank server (2). The image of the card is also

acquired and is registered in the card...

...When the user chooses the card, the information on the card is transmitted to bank **server**. DETAILED DESCRIPTION - The wallet system is connected to client (1), bank **server** (2) and shop **server**, for purchase of goods using a prepaid card...

...USE - For **prepaid card** used in **internet** during **purchase** of goods
...

...The figure shows the assembly of usage of electronic wallet system. (1) Client; (2) Bank **server**.

International Patent Class (Main): **G06F-017/60**

...Manual Codes (EPI/S-X): **T01-J05A**

23/TI,PY,AZ/1 (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07483799
MUSIC DATA SUPPLYING DEVICE AND SYSTEM FOR PORTABLE COMMUNICATION TERMINAL
EQUIPMENT

PUBLISHED: December 06, 2002 (20021206)

23/TI,PY,AZ/2 (Item 2 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07429409
SYSTEM, METHOD AND PRODUCT FOR SAFE TRANSACTION USING COMPUTER NETWORK

PUBLISHED: October 11, 2002 (20021011)

23/TI,PY,AZ/3 (Item 3 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07423097
DELIVERY SYSTEM

PUBLISHED: October 08, 2002 (20021008)

23/TI,PY,AZ/4 (Item 4 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07376881
VEHICLE ALLOCATION SYSTEM, VEHICLE ALLOCATION METHOD AND VEHICLE ALLOCATION
PROGRAM

PUBLISHED: August 30, 2002 (20020830)

23/TI,PY,AZ/5 (Item 5 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07315369
URBAN INFORMATION NETWORK SYSTEM IN SMALL-SCALE DISTRICT TAKING PORTAL
POST STATION AS NUCLEAR

PUBLISHED: June 28, 2002 (20020628)

23/TI,PY,AZ/6 (Item 6 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07138982
SYSTEM AND DEVICE FOR PROVIDING CONNECTION SERVICE

PUBLISHED: January 11, 2002 (20020111)

23/TI,PY,AZ/7 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015486314
Electronic discount processing system for electronic commerce
application, has server to generate discount information based on point
code stored in EC site and integrated circuit card of user

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
-----------	------	------	-------------	------	------	------

File 347:JAPIO Oct 1976-2003/Aug(Updated 031202)
(c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200381
(c) 2003 Thomson Derwent
File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Nov
(c)2003 Info.Sources Inc
File 35:Dissertation Abs Online 1861-2003/Nov
(c) 2003 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 65:Inside Conferences 1993-2003/Dec W3
(c) 2003 BLDSC all rts. reserv.
File 2:INSPEC 1969-2003/Dec W1
(c) 2003 Institution of Electrical Engineers
File 233:Internet & Personal Comp. Abs. 1981-2003/Jul
(c) 2003, EBSCO Pub.
File 474:New York Times Abs 1969-2003/Dec 23
(c) 2003 The New York Times
File 475:Wall Street Journal Abs 1973-2003/Dec 23
(c) 2003 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Nov
(c) 2003 The HW Wilson Co.
File 95:TEME-Technology & Management 1989-2003/Dec W1
(c) 2003 FIZ TECHNIK

Set	Items	Description
S1	1105038	PURCHAS? OR BUYING OR BUY OR TRANSACT? OR BOUGHT OR SELL OR SOLD OR SALE OR SHOPP? OR MALL? ? OR RETAIL?
S2	109278	S1(5N) (ONLINE OR INTERNET OR WWW OR WEB OR CYBER OR VIRTUAL OR NETWORK?? OR DISTRIBUTED OR LINKED) OR E() (TAIL? OR MALL? ?) OR (CLICK OR "NOT"()BRICK) (1W)MORTAR OR KIOSK? OR PORTAL? ? OR E()COMMERCE OR MOBILE()STOREFRONT? ? OR MOTO
S3	16450	PREPAID OR PRE(1W) (PAID OR LOADED) OR RELOADABLE OR U(1W)C-OMMERCE OR UNIVERSAL()PLATFORM OR STORED()VALUE OR CASHX
S4	960	(SEPARATE OR INDIVIDUAL OR SINGULAR OR DISTINCT OR DISCRETE OR APART OR DETACHED OR UNATTACHED OR OWN) (1W)SERVER? ?
S5	0	S2 AND S3 AND S4
S6	390	S2 AND S3
S7	2	S1 AND S3 AND S4
S8	63019	(PREPAID OR PRE(1W) (PAID OR LOADED) OR STORED()VALUE OR RELOADABLE OR ERASABL? OR REWRITABL? OR MAGNETIC()STRIP?? OR SMART OR MULTI()FUNCTION OR CHIP OR IC OR MEMORY OR INTEGRATED(-)CIRCUIT OR MICROCHIP OR TRANSACTION) ()CARD? ?
S9	2166	U(1W)COMMERCE OR UNIVERSAL()PLATFORM OR CASHX OR CYBERCASH OR DIGICASH OR MULTICARD? OR MEMOCARD? OR ULTRACARD? OR (USER OR SUBSCRIBER) (1W)IDENTITY()MODULE? ? OR SECURITY()MODULE? ? - OR MONDEX
S10	1	S2 AND S4 AND (S8 OR S9)
S11	3	S1 AND S4 AND (S8 OR S9)
S12	0	(S4(S) (S8 OR S9)) NOT (S7 OR S10 OR S11)
S13	0	(S4 AND (S8 OR S9)) NOT (S7 OR S10 OR S11)
S14	159	S6 AND (IC=G06F-017/60 OR MC= (T01-N01A2 OR T01-N01A OR T01-J05A2B OR T01-J05A2A OR T01-J05A2 OR T01-J05A))
S15	190	(S2(S) (S8 OR S9)) AND (IC=G06F-017/60 OR MC= (T01-N01A2 OR T01-N01A OR T01-J05A2B OR T01-J05A2A OR T01-J05A2 OR T01-J05A))
S16	113	(S2.(10N) (S8 OR S9)) AND (IC=G06F-017/60 OR MC= (T01-N01A2 - OR T01-N01A OR T01-J05A2B OR T01-J05A2A OR T01-J05A2 OR T01-J-05A))
S17	76	(S2(5N) (S8 OR S9)) AND (IC=G06F-017/60 OR MC=(T01-N01A2 OR T01-N01A OR T01-J05A2B OR T01-J05A2A OR T01-J05A2 OR T01-J05A-))
S18	1475	(SEPARATE OR INDIVIDUAL OR SINGULAR OR DISTINCT OR DISCRETE OR APART OR DETACHED OR UNATTACHED OR OWN OR SECOND OR 2ND) (-1W)SERVER? ?
S19	0	S17 AND S18

S20	24	S17 AND SERVER? ?
S21	93	S2 AND (S8 OR S9) (5N) (SERVER? ? OR PROTOCOL? ?)
S22	84	S21 NOT (S7 OR S10 OR S11 OR S20)
S23	39	S22 FROM 347,350
S24	32	(S22 NOT S23) NOT PY>2000
S25	22	S24 AND PD<20001124
S26	22	RD (unique items)

7/3,K/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

6514647 INSPEC Abstract Number: C2000-04-7180-003

Title: Controlling a Java enabled Pepsi(R) vending machine over the World Wide Web

Author(s): Webster, R.W.; Ross, P.W.; Bailey, T.M.; Conrad, S.M.; Fiorill, M.J.; Flinchbaugh, J.M.; Velkly, E.A.

Author Affiliation: Dept. of Comput. Sci., Millersville Univ., PA, USA

Conference Title: IECON'99. Conference Proceedings. 25th Annual Conference of the IEEE Industrial Electronics Society (Cat. No.99CH37029)
Part vol.1 p.86-90 vol.1

Publisher: IEEE, Piscataway, NJ, USA

Publication Date: 1999 Country of Publication: USA 3 vol. xiv+1509 pp.

ISBN: 0 7803 5735 3 Material Identity Number: XX-2000-00015

U.S. Copyright Clearance Center Code: 0 7803 5735 3/99/\$10.00

Conference Title: IECON'99. Conference Proceedings. 25th Annual Conference of the IEEE Industrial Electronics Society

Conference Date: 29 Nov.-3 Dec. 1999 Conference Location: San Jose, CA, USA

Language: English

Subfile: C

Copyright 2000, IEE

...Abstract: a Pepsi(R) vending machine over the World Wide Web. This system allows users with pre - paid accounts to vend a soda from the Pepsi(R) machine (without any coins or bills...

... a multi-threaded Java server. The computer system, an Intel based Linux machine, runs its own web server and is physically located inside the Pepsi(R) machine.

...Descriptors: retail data processing

Identifiers: pre - paid accounts...

7/3,K/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5892437 INSPEC Abstract Number: C9805-7130-043

Title: Pre - Paid Legal Services uses NCs to access Notes, 5250 terminal and intranet-based applications

Journal: I/S Analyzer vol.37, no.3 p.7-11

Publisher: United Communications Group,

Publication Date: March 1998 Country of Publication: USA

CODEN: ISANEL ISSN: 0896-3231

SICI: 0896-3231(199803)37:3L:7:PLSU;1-4

Material Identity Number: L744-98004

Language: English

Subfile: C

Copyright 1998, IEE

Title: Pre - Paid Legal Services uses NCs to access Notes, 5250 terminal and intranet-based applications

Abstract: Pre - Paid Legal Services looked to IBM NCs (network computers) as a way to avoid the expense...

... 400. This case study shows: how to implement Lotus ESuite applets to avoid having to purchase separate PC servers for spreadsheet and word processing applications; the importance of the NC's robust design, especially...

Identifiers: Pre - Paid Legal Services...

10/3,K/1 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00468599 97WW08-012

All the sports statistics you want, a day at a time -- ESPN SportsZone
tries out micropayments for 24-hour access

Narayan, Shoba

WebWeek , August 4, 1997 , v3 n24 p28, 1 Page(s)

ISSN: 1081-3071

Company Name: ESPN

Product Name: ESPN SportsZone

Discusses an experiment recently completed by ESPN SportsZone in which
the site used **CyberCash** micropayments to charge visitors for access to
the site's premium content on a per...

... Complains that it is necessary for customers to program micropayment
software to work with its **own servers** and says that this type of
Internet commerce should be more widely supported. Notes that...

Descriptors: Electronic Commerce; **Online Transaction** Processing;
Web Sites; Athletics; Corporate Strategy; Football

11/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014141096 **Image available**
WPI Acc No: 2001-625307/200172
XRPX Acc No: N01-466066

**Transferring ownership of digital tokens in a financial transaction
between parties, each token comprising value and ownership data stored**
Patent Assignee: OAKINGTON TECHNOLOGIES LTD (OAKI-N); OAKINGTON CORP PLC
(OAKI-N)

Inventor: DAWE P J; MILNER J M
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200144968	A2	20010621	WO 2000GB4585	A	20001130	200172 B
AU 200115395	A	20010625	AU 200115395	A	20001130	200172

Priority Applications (No Type Date): GB 20005714 A 20000309; GB 9928523 A
19991202

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200144968 A2 E 63 G06F-017/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200115395 A G06F-017/00 Based on patent WO 200144968

**Transferring ownership of digital tokens in a financial transaction
between parties, each token comprising value and ownership data stored**

Abstract (Basic):

... In a digital token **transaction** system, token stored in token
store comprises value and ownership data, with the ownership data...

...purse database is included, adapted to store details of purses (A,B)
registered with the **transaction** system and to receive a portion of
the **transaction** message relating to authentication information and to
attempt to authenticate the identity of the first...

...In financial **transactions** based on notified changes of ownership of
statically held tokens...

...risk of spending the tokens twice by a given individual, as in the case
of **DigiCash** (RTM). There is no need to retain a list of all tokens,
which are ever...

...Key Cryptography may be avoided, as may be the process of
decommissioning tokens after each **transaction**, followed by re-minting
new tokens, thus reducing complexity and cost of the system of...

...re-assignment of ownership is checked by separating tasks of authorising
spending party to a **transaction** and authorising the value to be
transferred in a **transaction**, using remote or geographically
separate servers, purse registers (PR) and token registers (TR),
respectively. Thus security of system is increased over...

...Title Terms: **TRANSACTION** ;

11/3,K/2 (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

PRODUCT NAMES: ActiveTRUST Web Agent (030872)

TITLE: CyberSafe ActiveTrust Web Agent

AUTHOR: Steinke, Steve

SOURCE: Network Magazine, v15 n11 p28(1) Nov 2000

ISSN: 1093-8001

HOME PAGE: <http://www.networkmagazine.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020830

CyberSafe's CyberSafe ActiveTrust Web Agent is a Kerberos-based security infrastructure and transaction security product from a leading provider, which also offers ActiveTrust Security Server, an ActiveTrust UNIX...

...HP-UX, AIX, supports public and secret key encryption, and can deploy server types of smart cards or tokens. CyberSafe makes its own servers and clients fully interoperable with Windows 2000 servers and clients. ActiveTrust Web Agent is for users who do not choose to deploy client software or smart cards throughout an entire organization and which may use more than Windows 2000 and UNIX clients...

...DESCRIPTORS: server; Computer Security; Encryption; IBM PC & Compatibles; IIS; Internet Security; Netscape; Network Administration; Network Software; Smart Cards; System Monitoring; UNIX; Webmasters; Windows NT/2000

11/3,K/3 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00468599 97WW08-012

All the sports statistics you want, a day at a time -- ESPN SportsZone tries out micropayments for 24-hour access

Narayan, Shoba

WebWeek, August 4, 1997, v3 n24 p28, 1 Page(s)

ISSN: 1081-3071

Company Name: ESPN

Product Name: ESPN SportsZone

Discusses an experiment recently completed by ESPN SportsZone in which the site used CyberCash micropayments to charge visitors for access to the site's premium content on a per...

... Complains that it is necessary for customers to program micropayment software to work with its own servers and says that this type of Internet commerce should be more widely supported. Notes that...

... for access to its ESPN Fantasy Football. Explains that VirtualPIN uses an account number for purchases, then confirms credit card charges via e-mail. Includes one photo. (kgh)

Descriptors: Electronic Commerce; Online Transaction Processing; Web Sites; Athletics; Corporate Strategy; Football

20/TI,PY,AZ/1 (Item 1 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07412671

E - COMMERCE SYSTEM USING IC CARD

PUBLISHED: September 27, 2002 (20020927)

20/TI,PY,AZ/2 (Item 2 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07347698

VEHICLE TICKET PURCHASE SYSTEM USING IC CARD BY INTERNET

PUBLISHED: August 02, 2002 (20020802)

20/TI,PY,AZ/3 (Item 3 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07295105

E - COMMERCE METHOD, CENTER, AND PREPAID CARD

PUBLISHED: June 07, 2002 (20020607)

20/TI,PY,AZ/4 (Item 4 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07146539

TERMINAL CLIENT, SERVER /CLIENT SERVER SYSTEM, RATE PAYING METHOD IN
TERMINAL CLIENT, COMPUTER READABLE RECORDING MEDIUM RECORDING PROGRAM AND
CHARGE PAYING METHOD ON NETWORK

PUBLISHED: January 18, 2002 (20020118).

20/TI,PY,AZ/5 (Item 5 from file: 347)
DIALOG(R)File 347:(c) 2003 JPO & JAPIO. All rts. reserv.

07069634

CLEARANCE METHOD USING INTERNET

PUBLISHED: October 26, 2001 (20011026)

20/TI,PY,AZ/6 (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015733697

Prepaid card charging method for e.g. credit card, involves
authenticating billing information based on comparison of card duration
period information with respect to stored information

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003296644	A	20031017	JP 2002104348	A	20020405	200375 B

20/TI,PY,AZ/7 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015383498

Internet-based settlement method involves subtracting Internet usage and
content purchase charges from amount of money prepaid to server using
user's prepaid card

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003141426	A	20030516	JP 2001337888	A	20011102	200342 B

20/TI,PY,AZ/8 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015277724

Charge payment system e.g. for online shopping using prepaid card
, has register to store bar code information of prepaid card
identification and goods purchased using prepaid card

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003108894	A	20030411	JP 2001294903	A	20010926	200332 B

20/TI,PY,AZ/9 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015259777

Account management method for online commercial transactions, involves
selecting account file based on payment ID and file ID with respect to
each customer during addition of payment data to selected file

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003050957	A	20030221	JP 2001238261	A	20010806	200331 B

20/TI,PY,AZ/10 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014957072

Financial transaction facilitating method for e-commerce environment,
involves initiating financial transaction through internet using
designated account, when user request is authenticated and authorized

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020128981	A1	20020912	US 2000258304	A	20001228	200301 B
			US 200134427	A	20011227	

20/TI,PY,AZ/11 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014749820

IC card based goods selling system using internet, compares the customer
ID number retrieved from card with stored number to perform required
service/goods delivery

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002189895	A	20020705	JP 2000386757	A	20001220	200261 B

20/TI,PY,AZ/12 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014504477

Prepaid card issuing system includes server that issues prepaid card to
user only when user responds correctly to questions asked by response
server

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002074216	A	20020315	JP 2000263293	A	20000831	200236 B

20/TI,PY,AZ/13 (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014374770

Virtual safe transaction server for electronic commerce over Internet,
receives commands from emulator for performing transactions over
networking using records in virtual smart card database

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200180190	A1	20011025	WO 2001CA504	A	20010417	200225 B
AU 200148198	A	20011030	AU 200148198	A	20010417	200225
CA 2305249	A1	20011014	CA 2305249	A	20000414	200225
EP 1272987	A1	20030108	EP 2001921084	A	20010417	200311
			WO 2001CA504	A	20010417	
US 20030145205	A1	20030731	WO 2001CA504	A	20010417	200354
			US 2002269033	A	20021011	
JP 2003531447	W	20031021	JP 2001577310	A	20010417	200373
			WO 2001CA504	A	20010417	

20/TI,PY,AZ/14 (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014311695

System for creation of a virtual market place in which a system accesses
a number of suppliers using a chip card containing data pertaining to him
so that transactions can be made quicker and less troublesome

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1172774	A1	20020116	EP 2000115148	A	20000712	200218 B
US 20020010650	A1	20020124	US 2001902851	A	20010710	200218

20/TI,PY,AZ/15 (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014275261

Method for managing budget, and intermediating discount purchase service

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001078453	A	20010821	KR 200114437	A	20010214	200213 B

20/TI,PY,AZ/16 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014225354

Payment method in internet, involves settling balance of prepaid card
, when online shopping in homepage of the WWW server is performed

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001297279	A	20011026	JP 2000113452	A	20000414	200206 B

20/TI,PY,AZ/17 (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014189948

User authentication system for online banking, acquires reusable
user-defined policy to define protection level for accessing of accounts

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200171961	A1	20010927	WO 2001US9188	A	20010323	200201 B
AU 200143706	A	20011003	AU 200143706	A	20010323	200210

20/TI,PY,AZ/18 (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014124038

Electronic wallet for electronic commercial transaction, contains list of data entries, where each entry corresponds to purse which receives tokens from other purses

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1132873	A1	20010912	EP 2000400606	A	20000307	200170 B
US 20010021927	A1	20010913	US 2001798739	A	20010302	200170
JP 2001266028	A	20010928	JP 200162233	A	20010306	200172
CN 1312511	A	20010912	CN 2001109296	A	20010307	200202

20/TI,PY,AZ/19 (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014112050

Transaction conducting method over internet, involves verifying smart card by security processor which generates authorization form containing security processor authorization

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200150429	A1	20010712	WO 2001US400	A	20010104	200167 B
US 20010037312	A1	20011101	US 2000174564	A	20000105	200168
			US 2001754465	A	20010104	
AU 200130861	A	20010716	AU 200130861	A	20010104	200169

20/TI,PY,AZ/20 (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014099984

Electronic wallet system for e-commerce, protects message exchanged between smart cards during token transfer operation protected by secret keys stored in smart cards

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1132876	A2	20010912	EP 2001400506	A	20010228	200166 B
US 20010034719	A1	20011025	US 2001797070	A	20010301	200170
JP 2001266029	A	20010928	JP 200162234	A	20010306	200172
CN 1312510	A	20010912	CN 2001109281	A	20010306	200202

20/TI,PY,AZ/21 (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013870219

Electronic commerce transaction method in computer network, involves transmitting messages between card server and specific smart card using communication protocol

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200079411	A2	20001228	WO 2000US15676	A	20000607	200137 B
AU 200055988	A	20010109	AU 200055988	A	20000607	200137

20/TI,PY,AZ/22 (Item 17 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013653975

Purchasing and admittance provisioning method for event customer to entertainment event, e.g. sporting event, movie, involves admitting event customer to point of sale system after verification of order

Patent Family:

23/TI,PY,AZ/8 (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015478427

Encrypted data transmission method for peripheral device e.g. personal computer, involves encrypting right for decrypting data in peripheral device using key common to both server and peripheral device

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030051149	A1	20030313	US 2002233612	A	20020904	200351 B
NL 1021434	C2	20030325	NL 20021021434	A	20020912	200353
WO 200324092	A1	20030320	WO 2002IB3739	A	20020910	200353

23/TI,PY,AZ/9 (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015319405

Asymmetric bi-directional communication method for digital cell phone, involves switching client transceiver to power ON state, when communication with server transceiver is performed

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030027608	A1	20030206	US 2001919276	A	20010731	200336 B

23/TI,PY,AZ/10 (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

015159548

Application program execution control method in computer system for network server applications, involves resuming thread's execution after detecting completion of asynchronous operation

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020166000	A1	20021107	US 2002103145	A	20020322	200321 B
FI 200100592	A	20020923	FI 2001592	A	20010322	200321

23/TI,PY,AZ/11 (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014997328

Smart card on-line transacting system used in automatic teller machine, initiates input/output operation identified using extended open network protocol for performing transaction with client through non-open network protocol

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020138430	A1	20020926	US 95493772	A	19950622	200305 B
			US 97995123	A	19971219	
			US 99314266	A	19990518	
			US 2001907076	A	20010717	
			US 2002100347	A	20020318	

23/TI,PY,AZ/12 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014930157

USPS services distribution method involves providing server according to information loaded on smart card

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200286665	A2	20021031	WO 2002US12226	A	20020418	200281 B

23/TI,PY,AZ/13 (Item 7 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014893332

Computer based system tracks the ownership of goods and facilitates transactions in which changes of ownership, rebates, discounts and so on are recorded

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200284559	A2	20021024	WO 2001US11909	A	20010411	200277 B

23/TI,PY,AZ/14 (Item 8 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014867547

Method for electronic commerce using atr authentication of smart card

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002037186	A	20020518	KR 200067215	A	20001113	200274 B

23/TI,PY,AZ/15 (Item 9 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014785113

System for reserving and issuing ticket using smart card

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002021588	A	20020321	KR 200082537	A	20001227	200265 B

23/TI,PY,AZ/16 (Item 10 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014782497

City type information network system has portal post station coupled with video camera to monitor preset range and connected with central building by optical fiber network

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002183856	A	20020628	JP 2000385451	A	20001219	200265 B

23/TI,PY,AZ/17 (Item 11 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014743295

System and method for electronic commerce through real time search and messaging on internet

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002016078	A	20020304	KR 200049206	A	20000824	200260 B

23/TI,PY,AZ/18 (Item 12 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014613492

Authentication method for electronic transaction, involves sending payment information from server to desired location, after authenticating smart card information and personal identification

number

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020038287	A1	20020328	US 2000229274	P	20000830	200246 B
			US 2001882978	A	20010615	
EP 1271435	A2	20030102	EP 2002253485	A	20020517	200310
JP 2003108902	A	20030411	JP 2002175555	A	20020617	200334

23/TI,PY,AZ/19 (Item 13 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014593468

Personal information management system for providing banking service, has access device with interface module which enables server like functionality to applications residing on user device

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020029254	A1	20020307	US 2000230404	A	20000906	200244 B
			US 2000238064	A	20001005	
			US 2001946220	A	20010905	
WO 200221466	A2	20020314	WO 2001US27610	A	20010906	200244
AU 200188800	A	20020322	AU 200188800	A	20010906	200251

23/TI,PY,AZ/20 (Item 14 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014522158

On line payment via network for performing transaction between customer and merchant by excluding information exchange between server and merchant terminal that may intervene during transaction with customer

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2814836	A1	20020405	FR 20016895	A	20010525	200238 B

23/TI,PY,AZ/21 (Item 15 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014436253

Compact personal token for controlling access to network services, has interface processor which implements translation module to interpret USB compliant messages to smart card processor compliant messages and viceversa

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200196990	A2	20011220	WO 2001EP6816	A	20010615	200230 B
AU 200183866	A	20011224	AU 200183866	A	20010615	200231
EP 1290536	A2	20030312	EP 2001962744	A	20010615	200320
			WO 2001EP6816	A	20010615	

23/TI,PY,AZ/22 (Item 16 from file: 350)

DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014418422

Payment system for online shopping, transmits merchandise information to buyer's mobile terminal, based on information read-out from prepaid and debit cards using card reader provided with mobile telephone

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020002507	A1	20020103	US 2001891247	A	20010627	200229 B
JP 2002015263	A	20020118	JP 2000193647	A	20000628	200229

23/TI,PY,AZ/23 (Item 17 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014395890

Loading system for loading value over network onto smart card using open network such as Internet and set-top box has load server including interface for communicating with security module

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200176251	A2	20011011	WO 2001US7615	A	20010308	200227 B
AU 200147350	A	20011015	AU 200147350	A	20010308	200227
EP 1263230	A1	20021204	EP 200217779	A	20010308	200280
EP 1264484	A2	20021211	EP 2001920276	A	20010308	200301
			WO 2001US7615	A	20010308	
			EP 200217779	A	20010308	

23/TI,PY,AZ/24 (Item 18 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014389448

Individual authentication system in internet, notifies authentication key to user based on interaction between IC card reader in telephone and server

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001243196	A	20010907	JP 200056375	A	20000301	200227 B

23/TI,PY,AZ/25 (Item 19 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014377629

Account settlement system for on-line shopping, switches portable telephone to communication mode for settling accounts by downloading program

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001222595	A	20010817	JP 200030341	A	20000208	200226 B

23/TI,PY,AZ/26 (Item 20 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014251757

Electronic commerce payment system acquires the prepaid card amount if the prepaid card number input by the user is registered in database

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001325541	A	20011122	JP 2000140254	A	20000512	200210 B

23/TI,PY,AZ/27 (Item 21 from file: 350)
DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014245502

Secure electronic payment system between a client PC, PDA or mobile phone equipped with a browser and a chip card reader and sales and payment servers with client software loaded on the payment server not the client

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200143087	A1	20010614	WO 2000FR3400	A	20001205	200209 B
AU 200121843	A	20010618	AU 200121843	A	20001205	200209
FR 2802372	A1	20010615	FR 9915644	A	19991209	200209
EP 1236185	A1	20020904	EP 2000985415	A	20001205	200266
			WO 2000FR3400	A	20001205	

JP 2003516574 W 20030513 WO 2000FR3400 A 20001205 200334
 JP 2001543695 A 20001205
 US 20030093385 A1 20030515 WO 2000FR3400 A 20001205 200335
 US 2002149235 A 20021028

23/TI,PY,AZ/28 (Item 22 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014216676

Online ticket issuing system for online commercial transaction through Internet, prints enciphered two-dimensional barcode on processing ticket based on receiving ticket issuing information

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001243503	A	20010907	JP 200050674	A	20000228	200205 B

23/TI,PY,AZ/29 (Item 23 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014141486

Conducting electronic commerce e.g. over the internet with remote wallet server regardless of whether or not the payment card of the consumer involved in the transaction is a chip card

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200161659	A1	20010823	WO 2001US4824	A	20010215	200172 B
US 20010027441	A1	20011004	US 2000182928	A	20000216	200172
			US 2001783775	A	20010215	
AU 200138300	A	20010827	AU 200138300	A	20010215	200176

23/TI,PY,AZ/30 (Item 24 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

014037171

On-line purchase and load server for payment and loading system using computer network has pseudo card reader module that receives and relays smart card commands to smart card emulator

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200108113	A1	20010201	WO 2000US19984	A	20000721	200157 B
AU 200064918	A	20010213	AU 200064918	A	20000721	200157

23/TI,PY,AZ/31 (Item 25 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013946175

System and method for operating electronic payment by mondex card

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000761	A	20010105	KR 200061218	A	20001018	200146 B

23/TI,PY,AZ/32 (Item 26 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013896861

Smart card reader terminal provides secure housing for communication with server via Internet for card validation

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200131880	A1	20010503	WO 2000FR2979	A	20001026	200140 B
FR 2800540	A1	20010504	FR 9913508	A	19991028	200140

AU 200110352	A	20010508	AU 200110352	A	20001026	200149
EP 1142256	A1	20011010	EP 2000971509	A	20001026	200167
			WO 2000FR2979	A	20001026	
KR 2001089735	A	20011008	KR 2001708288	A	20010628	200220
CN 1339217	A	20020306	CN 2000803355	A	20001026	200236
JP 2003513363	W	20030408	WO 2000FR2979	A	20001026	200333
			JP 2001533713	A	20001026	
TW 510098	A	20021111	TW 2000122702	A	20001027	200353

23/TI,PY,AZ/33 (Item 27 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013606882

User authentication method for server on computer network, involves approving user as authentic if record matches decrypted user device identification

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200074007	A1	20001207	WO 2000US14592	A	20000526	200110 B
AU 200052962	A	20001218	AU 200052962	A	20000526	200118

23/TI,PY,AZ/34 (Item 28 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013514531

Network business transaction method for insuring financial and billing information over Internet using embedded unique identification code

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200043962	A1	20000727	WO 2000US1379	A	20000119	200067 B
AU 200026210	A	20000807	AU 200026210	A	20000119	200067
EP 1070305	A1	20010124	EP 2000904454	A	20000119	200107
			WO 2000US1379	A	20000119	
US 20020055847	A1	20020509	US 99233765	A	19990120	200235

23/TI,PY,AZ/35 (Item 29 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

013483307

Stored-value card loading system for computer implemented financial transaction, has load server which transmits confirmation message to bank server to assure loading operation

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6105008	A	20000815	US 97951614	A	19971016	200063 B
			US 9870488	A	19980430	

23/TI,PY,AZ/36 (Item 30 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

012624588

Network transaction system with terminals and database servers and multilayer transaction card for machine printing and terminal printing of recorded information on different layers

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9936889	A2	19990722	WO 99GB139	A	19990115	199936 B
AU 9920679	A	19990802	AU 9920679	A	19990115	199954
BR 9907002	A	20001010	BR 997002	A	19990115	200055
			WO 99GB139	A	19990115	
EP 1048014	A2	20001102	EP 99901052	A	19990115	200056

			WO 99GB139	A	19990115	
CZ 200002605	A3	20010314	WO 99GB139	A	19990115	200117
			CZ 20002605	A	19990115	
CN 1293796	A	20010502	CN 99804093	A	19990115	200143
HU 200101261	A2	20010828	WO 99GB139	A	19990115	200157
			HU 20011261	A	19990115	
KR 2001024863	A	20010326	KR 2000707868	A	20000718	200161
JP 2002509318	W	20020326	WO 99GB139	A	19990115	200236
			JP 2000540521	A	19990115	
NZ 506000	A	20030725	NZ 506000	A	19990115	200357
			WO 99GB139	A	19990115	
MX 2000006878	A1	20020301	WO 99GB139	A	19990115	200362
			MX 20006878	A	20000713	

23/TI,PY,AZ/37 (Item 31 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

012581181

Purse chip card payment system

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 924667	A2	19990623	EP 98119666	A	19981017	199933 B
DE 19755819	C1	19990826	DE 1055819	A	19971216	199938

23/TI,PY,AZ/38 (Item 32 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

011670849

Networked customer and supplier financial transaction system - has customer and supplier coupled to banking systems over network with security and checking server system

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19628045	A1	19980122	DE 1028045	A	19960711	199809 B

23/TI,PY,AZ/39 (Item 33 from file: 350)
 DIALOG(R)File 350:(c) 2003 Thomson Derwent. All rts. reserv.

010742873

Transaction method esp. for telephone transaction between subscriber with hardware and server through auto commutator - using software inserted by user into hardware to determine server in order to establish call and conveying user identification data carried by software to server after establishment of call

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 9534329	A	19960502	AU 9534329	A	19951018	199625 B

23/3,K/14 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014867547 **Image available**
WPI Acc No: 2002-688253/200274

Method for electronic commerce using atr authentication of smart card
Patent Assignee: VAROCASH INC (VARO-N)
Inventor: NA H S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002037186	A	20020518	KR 200067215	A	20001113	200274 B

Priority Applications (No Type Date): KR 200067215 A 20001113

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002037186	A		1	G06F-017/60	

Abstract (Basic):

... A method for the e - commerce using an ATR(Answer to Response) authentication of a smart card is provided to authenticate...
... a shopping mall or service provider(60) through a personal card terminal by using the internet . The shopping mall or service provider sends the ATR of the smart card to a card management server (30) and requests the authentication of the smart card . The card management server notifies the authentication result to the shopping mall or service provider. If the smart card...

23/3,K/17 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014743295 **Image available**
WPI Acc No: 2002-564000/200260

System and method for electronic commerce through real time search and messaging on internet

Patent Assignee: MARU CREATIVE LTD (MARU-N)

Inventor: KIM H J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002016078	A	20020304	KR 200049206	A	20000824	200260 B

Priority Applications (No Type Date): KR 200049206 A 20000824

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002016078	A		1	G06F-017/60	

Abstract (Basic):

... and a method for the electronic commerce on the Internet are provided to let the Internet users purchase and sell products by searching the sellers and buyers of the desired products and real time chatting...
... market data processing module, a transaction data management module, a data transmission module, and a security module . The commerce server provides the data about the products desired by the buyers and sellers and certifies the...

23/3,K/18 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014613492 **Image available**

WPI Acc No: 2002-434196/200246

XRPX Acc No: N02-341709

Authentication method for electronic transaction, involves sending payment information from server to desired location, after authenticating smart card information and personal identification number

Patent Assignee: HEWLETT-PACKARD CO (HEWP); RITSCHER K (RITS-I); TAYLOR S (TAYL-I); VILLARET J (VILL-I)

Inventor: RITSCHER K; TAYLOR S; VILLARET J

Number of Countries: 028 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020038287	A1	20020328	US 2000229274	P	20000830	200246 B
			US 2001882978	A	20010615	
EP 1271435	A2	20030102	EP 2002253485	A	20020517	200310
JP 2003108902	A	20030411	JP 2002175555	A	20020617	200334

Priority Applications (No Type Date): US 2000229274 P 20000830; US 2001882978 A 20010615

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020038287	A1		7	G06F-017/60	Provisional application US 2000229274

EP 1271435 A2 E G07F-019/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2003108902 A 6 G06F-017/60

Authentication method for electronic transaction, involves sending payment information from server to desired location, after authenticating smart card information and personal identification number

Abstract (Basic):

... For payment card based transactions using Internet, cellular phone, PDA, set-top box, kiosk, parking meter, vending machine, POS device, newspaper machine, public and/or private device, etc...

23/3,K/22 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014418422. **Image available**

WPI Acc No: 2002-239125/200229

XRPX Acc No: N02-184382

Payment system for online shopping, transmits merchandise information to buyer's mobile terminal, based on information read-out from prepaid and debit cards using card reader provided with mobile telephone

Patent Assignee: NEC CORP (NIDE)

Inventor: HATAKEYAMA K

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020002507	A1	20020103	US 2001891247	A	20010627	200229 B
JP 2002015263	A	20020118	JP 2000193647	A	20000628	200229

Priority Applications (No Type Date): JP 2000193647 A 20000628

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020002507	A1		7	G06F-017/60	
JP 2002015263	A		6	G06F-017/60	

Payment system for online shopping, transmits merchandise information to buyer's mobile terminal, based on information read-out from prepaid...

Abstract (Basic):

... A card reader (2) provided with buyer's mobile telephone (1), reads information from the **prepaid card** and debit card. The **server** (7) transmits merchandise information to mobile telephone based on the information received from the card...
... For **online shopping** using mobile telephone...

23/3,K/25 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014377629 **Image available**

WPI Acc No: 2002-198332/200226

XRPX Acc No: N02-150826

Account settlement system for on-line shopping, switches portable telephone to communication mode for settling accounts by downloading program

Patent Assignee: DC CARD KK (DCCA-N); MITSUBISHI ELECTRIC CORP (MITQ)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001222595	A	20010817	JP 200030341	A	20000208	200226 B

Priority Applications (No Type Date): JP 200030341 A 20000208

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001222595	A		9	G06F-017/60	

Abstract (Basic):

... account settlement program is downloaded. A communication channel is established between the terminal and a **server** which encrypts **IC card** number and code number input by the terminal for settling the accounts.
... IC card such as credit card, debit card, electronic money card, etc., in on-line **shopping** system, through **Internet** .

23/3,K/26 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014251757 **Image available**

WPI Acc No: 2002-072457/200210

XRPX Acc No: N02-054183

Electronic commerce payment system acquires the prepaid card amount if the prepaid card number input by the user is registered in database

Patent Assignee: NIPPON DENKI TELECOM SYSTEM KK (NIDE)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001325541	A	20011122	JP 2000140254	A	20000512	200210 B

Priority Applications (No Type Date): JP 2000140254 A 20000512

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001325541	A		5	G06F-017/60	

Abstract (Basic):

... prepaid card number and required goods information to a server (4) through internet (6). The **server** verifies the **prepaid card** number with a card number registered in database (5) and acquires the prepaid amount.
... For **online shopping** of goods...

...Enables improving the safety at the time of setting accounts by **E - commerce** thus the electronic commerce payment is performed efficiently
...

23/3,K/27 (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014245502 **Image available**
WPI Acc No: 2002-066202/200209
XRPX Acc No: N02-049220

Secure electronic payment system between a client PC, PDA or mobile phone equipped with a browser and a chip card reader and sales and payment servers with client software loaded on the payment server not the client
Patent Assignee: FRANCE TELECOM (ETFR); FRANCE TELECOM SA (ETFR);
HANNECART E (HANN-I); MICHON P (MICH-I); VALLEE F (VALL-I)
Inventor: HANNECART E; MICHON P; VALLEE F
Number of Countries: 095 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200143087	A1	20010614	WO 2000FR3400	A	20001205	200209 B
AU 200121843	A	20010618	AU 200121843	A	20001205	200209
FR 2802372	A1	20010615	FR 9915644	A	19991209	200209
EP 1236185	A1	20020904	EP 2000985415	A	20001205	200266
			WO 2000FR3400	A	20001205	
JP 2003516574	W	20030513	WO 2000FR3400	A	20001205	200334
			JP 2001543695	A	20001205	
US 20030093385	A1	20030515	WO 2000FR3400	A	20001205	200335
			US 2002149235	A	20021028	

Priority Applications (No Type Date): FR 9915644 A 19991209

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200143087 A1 F 15 G07F-007/10

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200121843 A G07F-007/10 Based on patent WO 200143087

FR 2802372 A1 H04L-009/32

EP 1236185 A1 F G07F-007/10 Based on patent WO 200143087

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI TR

JP 2003516574 W 20 G06F-017/60 Based on patent WO 200143087

US 20030093385 A1 G06F-017/60

... system between a client PC, PDA or mobile phone equipped with a browser and a chip card reader and sales and payment servers with client software loaded on the payment server not the client

Abstract (Basic):

... Secure electronic payment system for especially for world wide web use using a secure electronic transaction protocol, where the purchaser has a mobile phone, PDA or PC with a chip card...

23/3,K/28 (Item 22 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014216676 **Image available**
WPI Acc No: 2002-037374/200205
XRPX Acc No: N02-028876

Online ticket issuing system for online commercial transaction through Internet , prints enciphered two-dimensional barcode on processing ticket based on receiving ticket issuing information

Patent Assignee: DC CARD KK (DCCA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001243503	A	20010907	JP 200050674	A	20000228	200205 B

Priority Applications (No Type Date): JP 200050674 A 20000228

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001243503	A		9	G07B-001/00	

Online ticket issuing system for online commercial transaction through Internet , prints enciphered two-dimensional barcode on processing ticket based on receiving ticket issuing information

Abstract (Basic):

... The terminal (2) receives ticket issuing information by accessing a server (6). The information on the IC card is read for settling the accounts. The terminal is authenticated based on the encrypted information...

... For online commercial transactions using account settlement cards such as credit card, debit card, electronic money card etc through...

23/3,K/29 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

014141486 **Image available**

WPI Acc No: 2001-625697/200172

XRPX Acc No: N01-466403

Conducting electronic commerce e.g. over the internet with remote wallet server regardless of whether or not the payment card of the consumer involved in the transaction is a chip card

Patent Assignee: MASTERCARD INT INC (MAST-N)

Inventor: WANKMUELLER J

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200161659	A1	20010823	WO 2001US4824	A	20010215	200172 B
US 20010027441	A1	20011004	US 2000182928	A	20000216	200172
			US 2001783775	A	20010215	
AU 200138300	A	20010827	AU 200138300	A	20010215	200176

Priority Applications (No Type Date): US 2000182928 P 20000216; US 2001783775 A 20010215

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200161659	A1	E	15	G07F-007/10	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20010027441 A1 G06F-017/60 Provisional application US 2000182928

AU 200138300 A G07F-007/10 Based on patent WO 200161659

Abstract (Basic):

... A transaction carried out over a computer network (e.g. Internet) involves a remote wallet server conducting a transaction with a merchant computer in a format compliant with a chip card

electronic commerce protocol or specification, regardless of whether or not the payment card of the consumer involved in...

23/3,K/30 (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014037171 **Image available**
WPI Acc No: 2001-521384/200157
XRPX Acc No: N01-386303

On-line purchase and load server for payment and loading system using computer network has pseudo card reader module that receives and relays smart card commands to smart card emulator

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N)
Inventor: CUTINO S C; DAVIS V M; HOFFMAN S R; REID M
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200108113	A1	20010201	WO 2000US19984	A	20000721	200157 B
AU 200064918	A	20010213	AU 200064918	A	20000721	200157

Priority Applications (No Type Date): US 99359083 A 19990722

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200108113	A1	E	93	G07F-019/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200064918	A			G07F-019/00	Based on patent WO 200108113
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Abstract (Basic):

... A pseudo card reader module (264) receives and relays the smart card commands to the smart card emulator so that the server (260) performs a transaction over the network using one of the records in the virtual smart card database.

23/3,K/31 (Item 25 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013946175 **Image available**
WPI Acc No: 2001-430388/200146

System and method for operating electronic payment by mondex card

Patent Assignee: NTHIS CORP (NTHI-N)
Inventor: LEE Y S
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000761	A	20010105	KR 200061218	A	20001018	200146 B

Priority Applications (No Type Date): KR 200061218 A 20001018

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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KR 2001000761	A		1	G06F-017/60	
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Abstract (Basic):

... effectively and securely make a payment for a purchase by offering the buyer a specific Mondex card protocol .
... the steps of a user, having an individual Mondex card read/write unit, selecting an internet shopping mall (S302), selecting purchase products or services(S304,S306), the shopping mall

transmitting a trigger signal on the selected...

...a payment proxy server(S308), the payment proxy server checking if a certification and a **Mondex** card **protocol** of the purchaser exist at a protocol database(S310), the payment proxy server checking if...

23/3,K/32 (Item 26 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

013896861 **Image available**

WPI Acc No: 2001-381074/200140

XRPX Acc No: N01-279432

Smart card reader terminal provides secure housing for communication with server via Internet for card validation

Patent Assignee: BULL CP8 (SELA); BULL CP8 SA (SELA)

Inventor: MARIANA R

Number of Countries: 026 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200131880	A1	20010503	WO 2000FR2979	A	20001026	200140 B
FR 2800540	A1	20010504	FR 9913508	A	19991028	200140
AU 200110352	A	20010508	AU 200110352	A	20001026	200149
EP 1142256	A1	20011010	EP 2000971509	A	20001026	200167
			WO 2000FR2979	A	20001026	
KR 2001089735	A	20011008	KR 2001708288	A	20010628	200220
CN 1339217	A	20020306	CN 2000803355	A	20001026	200236
JP 2003513363	W	20030408	WO 2000FR2979	A	20001026	200333
			JP 2001533713	A	20001026	
TW 510098	A	20021111	TW 2000122702	A	20001027	200353

Priority Applications (No Type Date): FR 9913508 A 19991028

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200131880 A1 F 35 H04L-029/06

Designated States (National): AU CN JP KR SG US

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE

FR 2800540 A1 H04L-009/32

AU 200110352 A H04L-029/06 Based on patent WO 200131880

EP 1142256 A1 F H04L-029/06 Based on patent WO 200131880

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI

LU MC NL PT SE

KR 2001089735 A H04L-029/06

CN 1339217 A H04L-029/06

JP 2003513363 W 47 G06K-017/00 Based on patent WO 200131880

TW 510098 A H04L-012/00

Abstract (Basic):

... The terminal architecture provides communication between a **smart card** (8) and a **Web server** (4) via an Internet-type network. The terminal (5), in a secure housing (6), comprises...
...housing (6). The secure housing (6) comprises a second communication node (80) and an **HTTP server** (61). The **smart card** (8) comprises a third communication node (80) and an **HTTP server** (81). The **Web server** comprises a **transaction management** and control application (41) capable of communicating with the smart card (8) and activating...

...Reading and transferring **smart card** data to **server** via Internet...

...The diagram shows the communication between the **smart card** and the **server**.

23/3,K/33 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013606882 **Image available**
WPI Acc No: 2001-091090/200110
XRPX Acc No: N01-069031

User authentication method for server on computer network, involves approving user as authentic if record matches decrypted user device identification

Patent Assignee: UTM SYSTEMS CORP (UTMS-N)
Inventor: HONEY T E; LEE R
Number of Countries: 088 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200074007	A1	20001207	WO 2000US14592	A	20000526	200110 B
AU 200052962	A	20001218	AU 200052962	A	20000526	200118

Priority Applications (No Type Date): US 99322670 A 19990528

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200074007	A1	E	29	G07F-007/08	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200052962 A G07F-007/08 Based on patent WO 200074007

Abstract (Basic):

... For securely authenticating a user to a server using a magnetic stripe card and a card reader with a smart chip connected to or embedded in a user...

...Provides additional security to transaction on unsecure network e.g. Internet, thus improving security of authentication...

23/3,K/34 (Item 28 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013514531 **Image available**
WPI Acc No: 2000-686477/200067
Related WPI Acc No: 2000-366913
XRPX Acc No: N00-507528

Network business transaction method for insuring financial and billing information over Internet using embedded unique identification code

Patent Assignee: SONY ELECTRONICS INC (SONY); FUJII T (FUJI-I); HEADLEY K L (HEAD-I); NAKANO M (NAKA-I); ROSIN R B (ROSI-I); TOFT R (TOFT-I)
Inventor: FUJII T; HEADLEY K L; NAKANO M; ROSIN R B; TOFT R
Number of Countries: 088 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200043962	A1	20000727	WO 2000US1379	A	20000119	200067 B
AU 200026210	A	20000807	AU 200026210	A	20000119	200067
EP 1070305	A1	20010124	EP 2000904454	A	20000119	200107
			WO 2000US1379	A	20000119	
US 20020055847	A1	20020509	US 99233765	A	19990120	200235

Priority Applications (No Type Date): US 99233765 A 19990120

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200043962	A1	E	19	G07F-019/00	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN

CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
 LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
 SL TJ TM TR TT UA UG UZ VN YU ZA ZW
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
 AU 200026210 A G07F-019/00 Based on patent WO 200043962
 EP 1070305 A1 E G07F-019/00 Based on patent WO 200043962
 Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
 LU MC NL PT SE
 US 20020055847 A1 G06F-017/60

**Network business transaction method for insuring financial and
 billing information over Internet using embedded unique identification
 code**

Abstract (Basic):

... and connected to network (44). Customer's financial and billing
 information are stored on this **server**. Using a **smart card** (32)
 with serial number SID, information is downloaded from web site unto
smart card for customers via second **server** (46) which approves
 access based on UID and SID of request.
 ... An INDEPENDENT CLAIM is also include for an apparatus for
 performing secure business **transactions** on a **network**.
 ...
 ...The figure shows a block diagram illustrating the method and apparatus
 for providing secure **transaction** over the **Internet**.

23/3,K/35 (Item 29 from file: 350)
 DIALOG(R) File 350:Derwent WPIX
 (c) 2003 Thomson Derwent. All rts. reserv.

013483307 **Image available**
 WPI Acc No: 2000-655250/200063
 Related WPI Acc No: 1998-595212
 XRPX Acc No: N00-485667

**Stored-value card loading system for computer implemented financial
 transaction, has load server which transmits confirmation message to bank
 server to assure loading operation**

Patent Assignee: VISA INT SERVICE ASSOC (VISA-N)
 Inventor: BERG M J; CONKLIN F S; CUTINO S C; DAVIS V M; PRINGLE S J
 Number of Countries: 001 Number of Patents: 001
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6105008	A	20000815	US 97951614	A	19971016	200063 B
			US 9870488	A	19980430	

Priority Applications (No Type Date): US 9870488 A 19980430; US 97951614 A
 19971016

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6105008	A		43	G06F-017/60	CIP of application US 97951614

Abstract (Basic):

... A load server connected to internet, includes an interface for
 communicating with a **security module**. The **server** receives a load
 request including a **stored - value card** (5) signature. The **server**
 transmits confirmation message to a bank server connected to internet,
 to assure that the card...
 ... c) load **server** and **security module** interaction method...
 ...For computer implement financial transactions such as debit, credit,
 prepayment for goods **purchased** over the **internet**.

23/3,K/36 (Item 30 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012624588 **Image available**

WPI Acc No: 1999-430692/199936

XPX Acc No: N99-320645

Network transaction system with terminals and database servers and
multilayer transaction card for machine printing and terminal
printing of recorded information on different layers

Patent Assignee: NEXUS CORP SA (NEXU-N)

Inventor: RHIANDO M E

Number of Countries: 083 Number of Patents: 011

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9936889	A2	19990722	WO 99GB139	A	19990115	199936 B
AU 9920679	A	19990802	AU 9920679	A	19990115	199954
BR 9907002	A	20001010	BR 997002	A	19990115	200055
			WO 99GB139	A	19990115	
EP 1048014	A2	20001102	EP 99901052	A	19990115	200056
			WO 99GB139	A	19990115	
CZ 200002605	A3	20010314	WO 99GB139	A	19990115	200117
			CZ 20002605	A	19990115	
CN 1293796	A	20010502	CN 99804093	A	19990115	200143
HU 200101261	A2	20010828	WO 99GB139	A	19990115	200157
			HU 20011261	A	19990115	
KR 2001024863	A	20010326	KR 2000707868	A	20000718	200161
JP 2002509318	W	20020326	WO 99GB139	A	19990115	200236
			JP 2000540521	A	19990115	
NZ 506000	A	20030725	NZ 506000	A	19990115	200357
			WO 99GB139	A	19990115	
MX 2000006878	A1	20020301	WO 99GB139	A	19990115	200362
			MX 20006878	A	20000713	

Priority Applications (No Type Date): GB 98854 A 19980116

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9936889 A2 E 60 G07F-007/08

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT UA UG US UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9920679 A G07F-007/08 Based on patent WO 9936889

BR 9907002 A G07F-007/08 Based on patent WO 9936889

EP 1048014 A2 E G07F-007/12 Based on patent WO 9936889

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

CZ 200002605 A3 G07F-007/08 Based on patent WO 9936889

CN 1293796 A G07F-007/12

HU 200101261 A2 G07F-007/08 Based on patent WO 9936889

KR 2001024863 A G07F-007/12

JP 2002509318 W 66 G07F-007/08 Based on patent WO 9936889

NZ 506000 A G07F-007/08 Based on patent WO 9936889

MX 2000006878 A1 G07C-009/00 Based on patent WO 9936889

Network transaction system with terminals and database servers and
multilayer transaction card for machine printing and terminal
printing of recorded information on different layers

23/3,K/37 (Item 31 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012581181 ****Image available****

WPI Acc No: 1999-387288/199933

XRFX Acc No: N99-290174

Purse chip card payment system

Patent Assignee: INT BUSINESS MACHINES CORP (IBM)

Inventor: BUBLITZ H; LEE S; NEWTH A

Number of Countries: 025 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 924667	A2	19990623	EP 98119666	A	19981017	199933 B
DE 19755819	C1	19990826	DE 1055819	A	19971216	199938

Priority Applications (No Type Date): DE 1055819 A 19971216

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 924667	A2	E	7	G07F-019/00	
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Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

DE 19755819	C1			G07F-019/00	
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Abstract (Basic):

... device (27, 28) plus a communication device for connection to a data network (29). The **server** system (1) contains **security module** (11), a **chip card** reader, input device (17, 18), **server** transaction program, client surrogate program (14) and a communication device for connection to a network...

...site and the server system (1) is installed at the dealer, with communication via the **Internet**. The client **transaction** program executes identification of the purse chip card to program, request transfer and response transfer from **chip card** to **server** program.

23/3,K/38 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

011670849 ****Image available****

WPI Acc No: 1998-087758/199809

XRFX Acc No: N98-069596

Networked customer and supplier financial transaction system - has customer and supplier coupled to banking systems over network with security and checking server system

Patent Assignee: ESD INFORMATION TECHNOLOGY ENTWICKLUNGS (ESDI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
DE 19628045	A1	19980122	DE 1028045	A	19960711	199809 B

Priority Applications (No Type Date): DE 1028045 A 19960711

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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DE 19628045	A1		22	G06F-017/60	
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Networked **customer and supplier financial transaction system...**

...Abstract (Basic): supplier (8) and the suppliers bank (1). Built into the customer and supplier systems are **security modules** (3). A checking element **server** (12) is located between the customers banking system and that of the supplier's bank...

...USE - Computer **networked business transaction** systems. Completes payments using **network** traffic and home-banking servers...

23/3,K/39 (Item 33 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

010742873 **Image available**
WPI Acc No: 1996-239828/199625
XRPX Acc No: N96-200771

Transaction method esp. for telephone transaction between subscriber with hardware and server through auto commutator - using software inserted by user into hardware to determine server in order to establish call and conveying user identification data carried by software to server after establishment of call

Patent Assignee: GOTTESMAN A E (GOTT-I)

Inventor: GOTTESMAN A E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 9534329	A	19960502	AU 9534329	A	19951018	199625 B

Priority Applications (No Type Date): AU 948883 A 19941018

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
AU 9534329	A		16	H04M-011/06	

...Abstract (Basic): for calls from pubic telephone using exchange which debits user account according to user's memory card . Removes need for server to interrogate user or hardware after call is established to identify user...

....Title Terms: NETWORK ;

26/3,K/1 (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00126755 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Site Server Commerce Edition (658057); SoftCart (678392); CashRegister (626961); Transact 5 (612995)

TITLE: Going Long-Distance to Get ASPs in Gear: Sprint jumps in hosted...
AUTHOR: Koblentz, Evan
SOURCE: eWeek, v17 n43 p27(1) Oct 23, 2000
ISSN: 1530-6283
HOMEPAGE: <http://www.eweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20030728

Microsoft Site Server Commerce Edition, Mercantec's SoftCart, CyberCash's CashRegister, and Open Market's Transact 5 are e-commerce packages to be made available from Sprint as preconfigured application servers from Sun Microsystems and...

...a larger marketing strategy that includes Sprint's existing business services, including Web hosting, networking, e-commerce applications, virtual private networks (VPNs), security products, and intranet/extranet solutions.

DESCRIPTORS: ASP (Application Service Providers); Conferencing; E-Commerce; Telephone Companies; Web Servers; Webmasters

26/3,K/2 (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00113164 DOCUMENT TYPE: Review

PRODUCT NAMES: CyberCash Agile Wallet (738751); CyberCash InstaBuy (738778)

TITLE: E-Commerce : Wallet software is moving to the server. Will consume...
AUTHOR: Riding, Kendall
SOURCE: Red Herring, v61 p34(2) Dec 1998
ISSN: 1080-067X
HOMEPAGE: <http://www.redherring.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20020430

TITLE: E-Commerce : Wallet software is moving to the server. Will consume.....

...and CyberCash InstaBuy from CyberCash, are coming back now as convenient server-based ways for online shoppers to buy goods without having to repeatedly enter account and credit card information at every e-commerce stop. CyberCash-hosted servers can accept one-click online transactions that are deducted from the customer's account without entering any additional information for a...

...still feel either approach is still far from being polished and stable enough to handle **online transactions** . Of particular concern to **online shoppers** is the prospect of storing financial information on a remote site's server.

DESCRIPTORS: Credit Cards; Digital Wallets; **E - Commerce** ; E-Payment;
Internet Shopping ; Smart Cards

26/3,K/3 (Item 3 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112659 DOCUMENT TYPE: Review

PRODUCT NAMES: WorkOut Server (726591); Impact Internet Billing (726605)
; 1 to 1 Server (674753); Merchant Connection Kit (726613)

TITLE: Electronic Billing: Postage Due
AUTHOR: Patel, Jeetu Desai, Gautam Bromberek, Jason Levitt, Jason
SOURCE: Information Week, v711 p73(6) Nov 30, 1998
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 20020630

...Bell & Howell, 1 to 1 Server from Blue Gill Technologies, and Merchant Connection Kit from **CyberCash** , are reviewed. WorkOut Server is a software engine for parsing print data streams and publishing them on the Web...

DESCRIPTORS: Billing; Credit Cards; E-Payment; **Internet Marketing**; Order Fulfillment; **Retailers**

26/3,K/4 (Item 4 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00108614 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister 3.2 (626961)

TITLE: CashRegister Manages E-Sales
AUTHOR: Taschek, John
SOURCE: PC Week, v15 n23 p37(1) Jun 8, 1998
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 20020430

...Merchant Connection Kit (MCK) installs in 20MB and contains the routines to communicate with the **CyberCash servers** . Secure payment options include SSL and SET credit card transactions, CyberCoin for small-increment payments...

DESCRIPTORS: C; Computer Security; E-Payment; **Internet Marketing**;
Internet Security; Perl; **Retailers** ; UNIX

26/3,K/5 (Item 5 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00108581 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister 3 (626961)

TITLE: Revamped Payment System Has Customizable Interface
AUTHOR: King, Nelson
SOURCE: Internet World, v4 n22 p36(1) Jun 15, 1998
ISSN: 1097-8291
HOMEPAGE: <http://www.iw.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 20020430

...a Perl, C, or ASP storefront. The MCK contains the routines to communicate with the **CyberCash servers**. Its secure payment options include SSL and SET credit card transactions, CyberCoin for small-increment ...
...the examples provided by CyberCash. A Test Harness is included to test connections to the **CyberCash servers**.

DESCRIPTORS: Computer Security; Credit Cards; E-Payment; **Internet Marketing; Internet Security; Retailers**

26/3,K/6 (Item 6 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00106201 DOCUMENT TYPE: Review

PRODUCT NAMES: DataMerchant 1.0 (677418)

TITLE: DataMerchant lets you sell your data on the Internet
AUTHOR: Wang, Yun
SOURCE: InfoWorld, v20 n10 p80(1) Mar 9, 1998
ISSN: 0199-6649
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 20030221

TITLE: DataMerchant lets you sell your data on the Internet

...online data storefront. No online billing software is included in DataMerchant, but it integrates with **e - commerce** products such as Verifone's vPos, Microsoft's Microsoft Site Server, or CyberCash's CashRegister. DataMerchant offers support for any data format with ODBC drivers, and it allows...

DESCRIPTORS: HTML; **Internet Marketing; Program Development; Retailers ; SQL; Windows NT/2000**

26/3,K/7 (Item 7 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00105035 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Site Server Enterprise 2.0 (658057);
Net.Commerce 2.0 (627291); Domino.Merchant 1.1 cD&E (653411)

TITLE: Cashing In On Commerce Servers
AUTHOR: Gibbs, Mark
SOURCE: Network World, v14 n46 pS18(3) Nov 17, 1997
ISSN: 0887-7661
HOMEPAGE: <http://www.nwfusion.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20031021

...documentation is confusing, however. Net.Commerce has support for DB2, ODBC databases, Netscape's Enterprise Server 2.01, and CyberCash. Domino.Merchant's installation process took three hours, but could take longer if the installer...

DESCRIPTORS: Electronic Publishing; Internet Marketing; Internet Utilities; Network Servers; Notes/Domino; Retailers ; Web Servers ; Webmasters

26/3,K/8 (Item 8 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00102653 DOCUMENT TYPE: Review

PRODUCT NAMES: SET (836281)

TITLE: Resellers Get Set For SET
AUTHOR: Piven, Joshua
SOURCE: Computer Technology Review, p28(3) Spring 1997
ISSN: 0287-9647
HOMEPAGE: <http://www.westworldproductions.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010330

...adopt it. SET will support many types of devices and technologies, including PCs, network computers, servers, smart cards, card readers, solid state memory, browsers, encryption, authentication, Java, and others. SET also makes a...
...commerce forecast for the year 2000. SET is an open standard that protects payment card purchases on any type of network, including, but not only, the Internet. SET uses public key cryptography from RSA Data Security...

26/3,K/9 (Item 9 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00101268 DOCUMENT TYPE: Review

PRODUCT NAMES: iCat Electronic Commerce Suite 3.0 (599328); Microsoft

Merchant Server (617164); Intershop Online (622273)

TITLE: Set Up Shop on the Internet

AUTHOR: Gerding, David

SOURCE: PC/Computing, v10 n5 p84(2) May 1997

ISSN: 0899-1847

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20020630

...allows users to construct a product database, create an electronic catalog, and make secured sales transactions. Intershop Online is recommended for those who want to use an internal server and to implement only...

...mode is an outstanding feature of Electronic Commerce, and various transaction systems are supported, including CyberCash. Merchant Server is the best choice for users who have thousands of products and a large legacy...

DESCRIPTORS: E-Payment; Internet Marketing; Order Fulfillment; Retailers ; Store Building

26/3,K/10 (Item 10 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00099082 DOCUMENT TYPE: Review

PRODUCT NAMES: Java Electronic Commerce Framework (648108); JavaWallet (648116)

TITLE: Java Electronic Commerce Framework

AUTHOR: Staff

SOURCE: CRN, v702 p126(2) Sep 23, 1996

ISSN: 0893-8377

HOME PAGE: <http://www.crn.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20020130

...core component. JavaWallet is the first component of the Framework to be released. Today's Internet shopping applications have to address several possibly difficult problems, and lack of standardization means developers are...

...cash cards. JECF is intended to address these issues with a secure, extendable framework for Internet business conduct. A standard Internet transaction involves many data verifications, which could, for example be processed with a new type of service cassette. JECF is a virtual point of sale device developed and deployed in software that will be available for use by browsers and...

...a framework for such payment methods as credit cards using the Secure Electronic Transactions (SET) protocol, Smart cards, Micro-transactions, electronic checks, tokens for games and services, frequent flier mileage and other incentive...

26/3,K/11 (Item 11 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00096225 DOCUMENT TYPE: Review

PRODUCT NAMES: E - Commerce (836109

TITLE: How to move e-cash around the Internet
AUTHOR: Freeman, Eva
SOURCE: Datamation, v42 n16 p58(4) Oct 1996
ISSN: 0011-6963
HOMEPAGE: <http://www.datamation.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010330

PRODUCT NAMES: E - Commerce (

...send encrypted payment data to the company's Web site, which then sent it to **CyberCash** 's **server** for authorization. Using a third-party server is just one of many ways to move...
...Internet. The presence of electronic cash may even make it possible to make microtransactions, or **Web** -based **transactions** for under a dollar, economically feasible. One other option is to outsource the entire function
...

DESCRIPTORS: Computer Security; **E - Commerce** ; E-Payment; Encryption;
Internet Marketing; Internet Security; Internet Utilities;
Retailers

26/3,K/12 (Item 12 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00092781 DOCUMENT TYPE: Review

PRODUCT NAMES: SSL (835111); **CyberCash** (594237); **E-Cash** (546526);
Yahoo! (584622); **AltaVista** (610011)

TITLE: **The Electronic Marketplace**
AUTHOR: Loshin, Pete
SOURCE: PC Today, v10 n6 p70(4) Jun 1996
ISSN: 1040-6484
HOMEPAGE: <http://www.pctoday.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20020430

...a discussion of the emerging electronic marketplace and its transformation of business activities and practices. **Internet transaction** security is one of the most discussed and debated issues, and while technical solutions are...
...which to transmit such information as credit card information, but once on the merchant's **server** , the data can be decrypted. **CyberCash** uses a digital wallet that encrypts credit card data so only the bank handling the
...

DESCRIPTORS: Communications Standards; Computer Security; E-Payment;
Encryption; Internet Marketing; Internet Security; Internet Utilities;
Portals ; Search Engines

26/3,K/13 (Item 13 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00092740 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--CyberCash Inc (862134)

TITLE: CyberCash: the Net is money from secure electronic commerce
AUTHOR: Pike, Bill
SOURCE: Application Development Trends, v3 n6 ps10(2) Jun 1996
ISSN: 1073-9564
HOMEPAGE: <http://www.spgnet.com>

RECORD TYPE: Review
REVIEW TYPE: Company

REVISION DATE: 20020730

...Most browsers can be used to shop for goods and services on the World Wide Web , and three CyberCash programs process transactions : the Wallet on the consumer's PC; the Cash Register on the retailer's server; and the coordinating application on the CyberCash servers . Security software is regulated by U.S. export regulations, which allow much more robust cryptography...

26/3,K/14 (Item 14 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2003 Info.Sources Inc. All rts. reserv.

00073419 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Cash (546526)

TITLE: Lab Notes
AUTHOR: Sullivan, Eamonn
SOURCE: PC Week, v12 n2 p73(2) Jan 16, 1995
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010330

...two way payment methods on the Internet, like those of real financial institutions. More powerful servers are available from Digicash for those planning large-volume retail sales via the Internet .

26/3,K/15 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09324384

Forum Digital seeks alliances

MALAYSIA: FORUM DIGITAL OFFERS DATA SERVICES
New Straits Times (XAS) 13 Jul 2000 Computimesp.7
Language: ENGLISH

...will make its presence into the areas of mobile trading that is based on SIM < subscriber identity module > tool kit and wireless application protocol <WAP> in October 2000. Provision of financial news, data and

corporate published reports from both home and abroad are currently the main concern of the portal . As announced by Forum Digital, the Web site will offer online financial services starting from...

26/3,K/16 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00477120 97WQ11-002

Internet security, the next generation -- When software encryption is not enough

Goldman, Jonny

Web Techniques , November 1, 1997 , v2 n11 p43-46, 4 Page(s)

ISSN: 1086-556X

Discusses security options for secure Web transactions , and questions the reliability of digital certificates and the secure sockets layer (SSL). Points out that these technologies do not provide an authentication of both client and server , and focuses on the smart - card technology option. Explains that a secure system requires authentication, confidentiality, integrity, and nonrepudiation. Notes that

971101

Descriptors: Security; Online Transaction Processing; Digital Certificates; Cryptology

26/3,K/17 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00462555 97PQ06-204

Net-Commerce

Iwanchuk, Russell

PC Magazine-Network Edition , June 24, 1997 , v16 n12 pNE16-NE17, 2 Page(s)

ISSN: 0888-8507

Company Name: IBM Corp.

Product Name: IBM Net.Commerce

... This program's storefronts were the most flexible of those made by the three commerce servers reviewed. The program works with CyberCash and presently supports Secure Sockets Layer (SSL) version 2 and Secure-HTTP (S-HTTP) for...

19970624

Descriptors: Electronic Commerce; Web Tools; Security; Server; Software Review; Window Software; Online Transaction Processing

26/3,K/18 (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00414668 96PJ02-029

Commerce protocol wars -- Companies offer competing visions of Internet exchange

Loshin, Pete

PC Today , February 1, 1996 , v10 n2 p91, 1 Page(s)

ISSN: 1040-6484

... been scarce. Mentions that offerings include the S-HTTP extension to the World Wide Web protocol , the SSL, CyberCash , the secure electronic payment protocol (SEPP), and the secure transaction technology (STT). Also says the groups promoting SEPP and STT are likely to join forces. Notes that the precise details Internet transactions may not be defined

for some time. Includes a table. (dpm)

19960201

Descriptors: Online Transaction Processing; Standards; Internet ;
Security; Finances

26/3,K/19 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003, EBSCO Pub. All rts. reserv.

00402901 95PJ11-018

Making online commerce safe -- How to protect customers' online transactions

Anderson, Heidi

PC Today , November 1, 1995 , v9 n11 p74-76, 3 Page(s)

ISSN: 1040-6484

Company Name: CyberCash; NetLink; Netscape Communications; Open Market

Product Name: CyberCash ; NetLink Internet Catalog Server ; Netscape Commerce Server; Open Market WebServer

Making online commerce safe -- How to protect customers' online transactions

Product Name: CyberCash ; NetLink Internet Catalog Server ; Netscape Commerce Server; Open Market WebServer

Discusses online business transactions and mentions several products available for processing credit card transactions. States that the Netscape Commerce...

19951101

Descriptors: Online Transaction Processing; Client-Server Computing ; Online Systems; Security; Internet

Identifiers: CyberCash ; NetLink Internet Catalog Server ; Netscape Commerce Server ; Open Market WebServer; CyberCash ; NetLink; Netscape Communications; Open Market

26/3,K/20 (Item 1 from file: 95)

DIALOG(R)File 95:TEME-Technology & Management

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01444797 20000803699

Sichere Uebertragung mit T-TeleSec Produkten

Pabst, P; Eickholt, L

Unterrichtsblaetter (Deutsche Telekom), v53, n8, pp368-391, 2000

Document type: journal article Language: German

Record type: Abstract

ISSN: 0942-7287

2000

ABSTRACT:

Durch die zunehmende Verbreitung des Internets und damit zusammenhaengender Dienstleistungen und Produkte (z.B. E - Commerce , eMail, Onlinebanking etc.) sind auch immer leistungsfaeigere Verschluesselungsmethoden gefordert. Ein Ueberblick ueber die verschiedenen Verschluesselungsverfahren...

...DESCRIPTORS: ENCRYPTION; DATA INTEGRITY; DECRYPTION; CERTIFICATES; CHIP CARD ; COMMUNICATION PROTOCOLS ; EVALUATION; ELECTRONIC COMMERCE; KEY

26/3,K/21 (Item 2 from file: 95)

DIALOG(R)File 95:TEME-Technology & Management

(c) 2003 FIZ TECHNIK. All rts. reserv.

01401819 20000400338

Ein Forum fuer die Zukunft. Online 2000 in Duesseldorf

Schmitt, E
IT Management, v42, n4, pp94-95, 2000
Document type: journal article Language: German
Record type: Abstract
ISSN: 0945-9650

2000

ABSTRACT:

...Fixed, Mobile & High-End Networking; Enterprise Networks & Call Centers; Telekommunikations-Sicherheit und Security Management; Internet, E - Commerce und E-Business; Software-Offensive mit Java, Agenten und XML; Web Content, Workflow und Knowledge...

DESCRIPTORS: MARKET REVIEW; TELECOMMUNICATION; COMMUNICATION NETWORKS; NETWORK ARCHITECTURE; COMMUNICATION PROTOCOLS ; SMART CARDS ; DATA INTEGRITY; CELL PHONES; ELECTRONIC COMMERCE

26/3,K/22 (Item 3 from file: 95)
DIALOG(R)File 95:TEME-Technology & Management
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01060895 E97010462363

Electronic Money - Alles klar?

Muench, I

BSI Bonn, D

KES - Zeitschrift fuer Kommunikations- und EDV-Sicherheit, v12, n6, pp35-39
, 1996

Document type: journal article Language: German

Record type: Abstract

ISSN: 0177-4565

1996

ABSTRACT:

...die verschiedenen gebraeuchlichen Bezeichnungen zu entwirren, werden die Begriffe Telefonbanking, Homebanking, Cybermoney, Telebanking und Tele-/Online - Shopping erklart und moegliche Gefaehrdungen durch Angriffe oder Fehlfunktionen genannt. Telefonbanking stellt standardisierte Zahlungsverkehrs-Transaktionen dar...

...DESCRIPTORS: ENCRYPTION; CODING; COMMUNICATION PROTOCOLS ; TELEPHONE; TELEPHONE ENGINEERING; CHIP CARD ; KEY

File 348:EUROPEAN PATENTS 1978-2003/Dec W02
(c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031218,UT=20031211
(c) 2003 WIPO/Univentio
File 15:ABI/Inform(R) 1971-2003/Dec 23
(c) 2003 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2003/Dec 22
(c) 2003 Resp. DB Svcs.
File 610:Business Wire 1999-2003/Dec 23
(c) 2003 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2003/Dec 23
(c) 2003 The Gale Group
File 476:Financial Times Fulltext 1982-2003/Dec 23
(c) 2003 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2003/Dec 22
(c) 2003 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 23
(c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 22
(c) 2003 The Gale Group
File 613:PR Newswire 1999-2003/Dec 23
(c) 2003 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2003/Dec 24
(c) 2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2003/Dec 21
(c) 2003 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2003/Dec 22
(c)2003 The Gale Group
File 20:Dialog Global Reporter 1997-2003/Dec 23
(c) 2003 The Dialog Corp.
File 995:NewsRoom 2000
(c) 2003 The Dialog Corporation

Set	Items	Description
S1	1539559	(PURCHAS? OR BUYING OR BUY OR TRANSACT? OR BOUGHT OR SELL - OR SOLD OR SHOPP? OR MALL? ? OR RETAIL?) (3N) (ONLINE OR INTERNET OR WWW OR WEB OR CYBER OR VIRTUAL OR NETWORK?? OR DISTRIBUTED OR LINKED) OR E() (TAIL? OR MALL? ?) OR KIOSK?
S2	252299	(PREPAID OR PRE(1W) (PAID OR LOADED) OR STORED()VALUE OR MAGNETIC()STRIP?? OR SMART OR MULTI()FUNCTION OR CHIP OR IC OR - MEMORY OR INTEGRATED()CIRCUIT OR MICROCHIP OR TRANSACTION) (C-ARD? ?
S3	64911	U(1W)COMMERCE OR UNIVERSAL()PLATFORM OR CASHX OR CYBERCASH OR DIGICASH OR MULTICARD? OR MEMOCARD? OR ULTRACARD? OR (USER OR SUBSCRIBER) (1W)IDENTITY()MODULE? ? OR SECURITY()MODULE? ? - OR MONDEX OR MICROPAYMENT? ?
S4	66118	(SEPARATE OR INDIVIDUAL OR SINGULAR OR DISTINCT OR DISCRETE OR DETACHED OR UNATTACHED OR OWN OR SECOND OR 2ND) (2N) (SERVE-R? ? OR PROTOCOL? ?)
S5	22	S1 AND ((S2 OR S3) (5N)S4)
S6	11	S5 FROM 348,349
S7	2	(S5 NOT S6) AND PD<20001124
S8	921	(S1 AND ((S2 OR S3) (3N)SERVER? ?)) NOT S5
S9	62	(S1(10N) ((S2 OR S3) (3N)SERVER? ?)) NOT S5
S10	9	S9 FROM 348,349
S11	11	(S9 NOT S10) AND PD<20001124
S12	9	RD (unique items)
S13	34	(S1(S) (S2 OR S3) (S)S4) NOT (S5 OR S9)
S14	25	S13 FROM 348,349
S16	3	(S13 NOT S14) AND PD<20001124

S17 126 (S1(S)((S2 OR S3)(3N)SERVER? ?)) NOT (S5 OR S9 OR S13)
S18 3 S17 AND IC=G06F-017/60

6/TI,PY,AZ/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01434579

Watermarking material and transferring watermarked material
Wasserzeichnung von Daten und Übertragung von wassergezeichneten Daten
Filigranage de donnees et transmission de donnees filigranees
PATENT (CC, No, Kind, Date): EP 1215907 A2 020619 (Basic)

6/TI,PY,AZ/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01238763

System, method and computer program product for smart card to smart card transactions
Vorrichtung, Verfahren und Computerprogrammprodukte für Transaktionen zwischen Chipkarten
Systeme, methode et programme d'ordinateur pour transactions de carte a puce a carte a puce
PATENT (CC, No, Kind, Date): EP 1073025 A2 010131 (Basic)
EP 1073025 A3 020828

6/TI,PY,AZ/3 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00971672

SELECTED CASCADED ENCRYPTION FOR COMMUNICATION AND TRANSACTIONS
CRYPTAGE EN CASCADE SELECTIONNE POUR COMMUNICATION ET TRANSACTIONS
Publication Year: 2003

6/TI,PY,AZ/4 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00889260

SYSTEM FOR CARD-BASED SERVICE ACCESS
SYSTEME D'ACCES AUX SERVICES PAR CARTE
Publication Year: 2002

6/TI,PY,AZ/5 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00889188

CARD FOR SERVICE ACCESS
CARTE D'ACCES AUX SERVICES
Publication Year: 2002

6/TI,PY,AZ/6 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00889187

CARD READING DEVICE FOR SERVICE ACCESS
DISPOSITIF DE LECTURE DE CARTE D'ACCES AUX SERVICES
Publication Year: 2002

6/TI,PY,AZ/7 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00877846

SMART CARD SECURITY INFORMATION CONFIGURATION AND RECOVERY SYSTEM
SYSTEME DE RECUPERATION ET DE CONFIGURATION D'INFORMATIONS SUR LA SECURITE

DE CARTES A PUCE

Publication Year: 2002

6/TI,PY,AZ/8 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00788811

SYSTEM AND METHODS FOR IMPLEMENTING E-COMMERCE SERVICES

SYSTEME ET PROCEDES DE MISE EN OEUVRE DE SERVICES DE COMMERCE ELECTRONIQUE

Publication Year: 2001

6/TI,PY,AZ/9 (Item 7 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00766039

METHOD AND APPARATUS FOR COMMERCIAL TRANSACTIONS VIA THE INTERNET

PROCEDE ET APPAREIL POUR LA REALISATION DE TRANSACTIONS COMMERCIALES VIA
INTERNET

Publication Year: 2000

6/TI,PY,AZ/10 (Item 8 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00730975

A METHOD AND APPARATUS OF PROVIDING SECURE TRANSACTIONS ON A NETWORK

PROCEDE ET DISPOSITIF ASSURANT DES TRANSACTIONS SURES SUR UN RESEAU

Publication Year: 2000

6/TI,PY,AZ/11 (Item 9 from file: 349)

DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00484747

SECURE CUSTOMER INTERFACE FOR WEB-BASED DATA MANAGEMENT

INTERFACE UTILISATEUR SECURISEE POUR LA GESTION DE DONNEES SUR LE WEB

Publication Year: 1999

6/3,K/9 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00766039 **Image available**

**METHOD AND APPARATUS FOR COMMERCIAL TRANSACTIONS VIA THE INTERNET
PROCEDE ET APPAREIL POUR LA REALISATION DE TRANSACTIONS COMMERCIALES VIA
INTERNET**

Patent Applicant/Assignee:

SUN MICROSYSTEMS INC, 901 San Antonio Road, M/S: UPAL01-521, Palo Alto,
CA 94303, US, US (Residence), US (Nationality)

Inventor(s):

UHLER Stephen, Sun Microsystems, Inc., 901 San Antonio Road, Palo Alto,
CA 94303, US,
DIGIORGIO Rinaldo, 20 Mile Common Road, Easton, CT 06612, US,
BENDER Michael, 155 Sunbeam Avenue, Boulder Creek, CA 95006, US,

Legal Representative:

MCKAY Philip J (et al) (agent), Gunnison, McKay & Hodgson, L.L.P., Suite
220, 1900 Garden Road, Monterey, CA 93940, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079411 A2-A3 20001228 (WO 0079411)

Application: WO 2000US15676 20000607 (PCT/WO US0015676)

Priority Application: US 99337172 19990621

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8612

**METHOD AND APPARATUS FOR COMMERCIAL TRANSACTIONS VIA THE INTERNET
PROCEDE ET APPAREIL POUR LA REALISATION DE TRANSACTIONS COMMERCIALES VIA
INTERNET**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

METHOD AND APPARATUS FOR
COMMERCIAL TRANSACTIONS VIA THE INTERNET
BACKGROUND OF THE INVENTION

1. FIELD OF THE INVENTION

This invention relates to electronic commerce and, more specifically, to
commercial transactions via the Internet .

Portions of the disclosure of this patent document may contain material
that is subject to...

...architecture developed by Sun Microsystems, Inc.

2. BACKGROUND ART

It is now possible to make purchases over the Internet (called
"electronic
commerce"), but there are risks of tampering, fraud, and theft in such
transactions...

...Commerce

Electronic Commerce includes, for example, electronic banking and bill
payment, as well as electronic purchases . Using a computer network ,
for
example, commerce information is exchanged between a "server application"

that provides the information or...

...the software resides on a computer system that is accessible to the public. For example, **kiosks** are computer systems that typically unattended and allow a user to walk up and execute software that resides on the system. Where the **kiosk** is being used for electronic commerce, it is possible for someone to modify the electronic commerce software that resides on the **kiosk** to capture another user's electronic commerce information (e.g., credit card information), for example...

...a payment, or transfer, of funds. For example, when a client (the buyer) wishes to **purchase** merchandise from an **Internet** web site (the seller or merchant), the buyer selects the item from the seller's...embodiment of the invention.

DETAILED DESCRIPTION OF THE INVENTION

A method and apparatus for commercial **transactions** via the **Internet** is described. In the following description, numerous specific details are set forth in order to...

...non-HTTP messages. Thus, embodiments of the invention can be used to facilitate smart card **transactions** via **Internet** 220 across one or more web servers, Web proxies and firewalls. Figure 3 provides ...of computer system or programming or processing environment.

Thus, a method and apparatus for commercial **transactions** via the **Internet** has been described in conjunction with one or more specific embodiments. The invention is defined...

Claim

... and program code executing within a browser;
transmitting said plurality of network messages to a **second card server** ;
transmitting a **second plurality of smart card** messages between said **second card server** and a **second smart card** , said second plurality of smart card messages using said smart card protocol.

2 The method...

...said first card server
configured to send messages to and receive messages from a first **smart card** ;
a **second card server** coupled to said program code, said second card server configured to send messages to and...

...first card server and said first smart card.
. The system of claim 8 wherein said **second card server** is coupled to said second **smart card** via a second card reader, said second card reader
configured to forward messages between said **second card server** and said
second smart card .

11 The system of claim 8 wherein said program code is a browser running an...

...computer readable program code configured to cause a computer to transmit a second plurality of **smart card** messages between said **second card server** and a **second smart card** , said second plurality of smart card message using said smart card protocol.

15 The computer...

6/3,K/10 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00730975 **Image available**

A METHOD AND APPARATUS OF PROVIDING SECURE TRANSACTIONS ON A NETWORK
PROCEDE ET DISPOSITIF ASSURANT DES TRANSACTIONS SURES SUR UN RESEAU
Patent Applicant/Assignee:

SONY ELECTRONICS INC, A Delaware Corporation, 1 Sony Drive, Park Ridge,
NJ 07656, US, US (Residence), US (Nationality)

Inventor(s):

NAKANO Masahiro, 1084 Golden Way, Los Altos, CA 94024, US
TOFT Rolf, 121 Colorado Avenue, Palo Alto, CA 94301, US
FUJII Toshiya, 450 Oak Grove Avenue, #105, Menlo Park, CA 94025, US
HEADLEY Kent Lawrence, 1573 Camino Monde, San Jose, CA 95125, US
ROSIN Robert Bradley, 2 Soldiers Field Park, #502, Boston, MA 02163, US

Legal Representative:

TACHNER Adam H, Crosby, Heafey, Roach & May, Suite 1900, 4 Embarcadero
Center, San Francisco, CA 94111-4106, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200043962 A1 20000727 (WO 0043962)

Application: WO 2000US1379 20000119 (PCT/WO US0001379)

Priority Application: US 99233765 19990120

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6352

A METHOD AND APPARATUS OF PROVIDING SECURE TRANSACTIONS ON A NETWORK

Fulltext Availability:

Detailed Description

Claims

English Abstract

A method of, and apparatus for, doing business **transactions** on a
network (44), such as the **Internet** (44), is described. **Purchases** are
carried out in a secure way such that there is a minimum possibility that
...

Detailed Description

A METHOD AND APPARATUS OF PROVIDING
SECURE TRANSACTIONS ON A NETWORK

Background of the Invention

Field of the Invention

The present invention relates to a method...

...completely secure and some users have hesitated to use this approach to
pay for goods **bought** over the **Internet** .

WebTV, a trademark of WebTV Network, Inc., a subsidiary of Microsoft
Corp., is a trademark...

...and easy to use. With

2
the expanded use of television browsers the amount of **purchases** over
the

Internet will increase. This, in turn, will increase the need for means
for insuring the security...

...of the Invention

In accordance with the invention, a method, and apparatus for, doing business **transactions** on a **network**, such as the Internet, is described. More particularly, business transactions, such as purchases are carried...

...the desired web site. The customer is then connected to the desired location on the **network** to conduct a **transaction** such as a purchase.

The identification code of the input device is also provided to...system, a smart card port is sometimes provided. A serial number

3

associated with the **smart card** is also provided to the **second server** when a transaction is desired. The input device can be any device having access to...

...card.

Figure 5 is a block diagram illustrating the method and apparatus of providing secure **transactions** over a **network** in accordance with the invention.

Figure 6 illustrates a magazine which is provided with a tear out smart card for use by a consumer to **purchase** goods over the **Internet**.

Figure 7 illustrates a set top box having two smart card ports.

4

Detailed Description...

...30 which receives a conventional smart card 32. Smart cards allow customers the opportunity to **purchase** goods or services **online**. A smart card has integrated circuit chips embedded within a plastic card. The

5

expression...

...information.

Fig. 5 is a block diagram illustrating the method and apparatus of providing secure **transactions** over a **network** in accordance with the invention.

The secure system 40 includes one or more set top...DB1, containing the customer billing and credit card information, is created before any 1 5 **transaction** on the **Internet** takes place and is entirely independent of, and separated from, actual on-line shopping.

Like...

...connects to the second database, D132 and sends the unique ID and serial number of **smart card** 1 0. There the **second database server**, D132, creates a new data combination of the unique ID and serial number of smart...it a smart card 54 provided by the advertiser, for use by a consumer to **purchase** goods over the **Internet**. The smart card 54 is secured to the magazine page by, for example, an adhesive...

Claim

1 . A method of conducting business **transactions** on a **network** (44) comprising:
storing customer specific billing information (DB1) on a first server (42) connected to...

...on the network (44) in the same location.

10 A method of conducting a secured transaction on the Internet (44)
15 comprising:
storing customer specific billing information (DB1) on a first server (42)
...

...transferring
a passcode to the second server (46).

18 A method of conducting a secured purchasing transaction on the
Internet
(44) comprising:
providing a unique identification code (UID/SID and card ID) in a set...
in claim 19 including the additional step of providing a serial number
associated with the smart card (32) to the second server (46).

21 A method as in claim 19 including the additional step of downloading
information...

...into the
set top box browser (11 0) -

23 An apparatus for performing secure business transactions on a
network
(44) comprising:
a customer input device (10) having a unique identification code (UID/SID
and...

...The apparatus of claim 23 including means for providing a serial number
associated with the smart card (32) to the second server (46).

27 The apparatus of claim 23 wherein the first server (42), the second
server...

...top box
browser (1 0) for a television.
29 A method of conducting a secured transaction on the Internet (44)
comprising the steps of:
embedding a unique identification (UID/SID and card ID) in...

6/3,K/11 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00484747

SECURE CUSTOMER INTERFACE FOR WEB-BASED DATA MANAGEMENT
INTERFACE UTILISATEUR SECURISEE POUR LA GESTION DE DONNEES SUR LE WEB

Patent Applicant/Assignee:

DEVINE Carol Y,
SHIFRIN Gerald A,
SHOULBERG Richard W,

Inventor(s):

DEVINE Carol Y;
SHIFRIN Gerald A,
SHOULBERG Richard W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9916099 A2 19990401
Application: WO 98US20158 19980925 (PCT/WO US9820158)
Priority Application: US 9760655 19970926

Designated States: AU BR CA JP MX SG AT BE CH CY DE DK ES FI FR GB GR IE IT
LU MC NL PT SE

Publication Language: English
Fulltext Word Count: 16305

Fulltext Availability:
Claims

Claim

... transactions between said customer platform and said network system in accordance with a first security protocol ;
a second security module for encrypting transactions between within said network system with a second security protocol;
a plurality of messaging objects for encapsulating the transaction...

...integrated network system as claimed in claim 17, wherein the second security module for encrypting transactions between within said network system encrypts said transmissions with a public key algorithm, having a secret public key.

21...

7/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1396295 Supplier Number: 01396295 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Internet Security Squabble
(Many merchants, banks and suppliers are going ahead with electronic commerce)
Credit Card Management, v 8, n 11, p 72+
February 1996
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2599

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...outcome will be difficult to attain. An estimated \$20 mil of goods and services were **bought** over the **Internet** in 1994, which is a mere 7 min worth of business for Visa and MasterCard...

TEXT:

...Visa said they would integrate their efforts to find a method to secure bank card **purchases** on the **Internet**. But by the fall, the much-touted air of cooperation had been replaced by a...

...as emerging technology players for its protocol. Visa's STT has the support of the **Internet Shopping Network**, one of the early leaders in on-line retailing, encryption developer RSA Data Security Inc...

...two standards which could create two different pricing structures. "It adds to the expense of **Internet transactions** and makes them more complex," she says. "We have to think of what's good...says Quackenbush. "Security is not an issue in the mind of the consumer. Using the **Internet** for a card **transaction** is no different than using a card at a restaurant or store."

Intouch does not...

...s 28th largest debit card issuer. "The playing field is wide open for facilitating secured **transactions** over the **Internet**," he says. Standards may be set by associations, technology vendors, merchants, or evolving players such...he says.

CyberCash services about a dozen banks operating on the Internet, including Wells Fargo. **CyberCash** has been using its own security **protocol** based in part on encryption standards developed by RSA Data Security.

Netscape also sees enthusiasm...

...other merchandise. Sales have reached \$1 million from the T-shirts alone.

Consumers thus are **shopping** the **Internet** despite security concerns. "People are understanding how to manage the risk process and security implications...

...that we do it right," he says. "The good news is that the volume of **transactions** on the **Internet** is such that while we want to develop standards as soon as possible, we have...

...doing it right,"

In 1994, only an estimated \$20 million of goods and services were **purchased** over the **Internet**. That is only seven minutes worth of business for Visa and MasterCard on any given...

...Information Week magazine published their third annual security survey in November. It shows if the **Internet** were secure, more **shoppers** and corporations would be using it to conduct electronic document interchange and other sensitive business...

7/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1253626 Supplier Number: 01253626 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CyberCash as a virtual smart card
(CyberCash develops 3 payment methods for use on Internet)
Electronic Payments International, n 99, p 9
August 1995
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1339

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...Melton's view is that since the Internet removes geography, current distribution channels will shrink. **CyberCash** independently designed its **own protocol**, after licensing public/private key encryption technology from RSA Data Security, which is compliant with...

TEXT:

...CyberCash and former founding director of VeriFone in 1980, told EPI.

In the physical world, **Transaction Network Systems (TNS)** offers a virtual private line and this is what is used by POS...

...provide the functional equivalents of credit and debit cards, cheques, cash and coins," he said.

CyberCash independently designed its **own protocol**, after licensing public/private key encryption technology from RSA Data Security, which is compliant with...longer feasible. People who want one page have to buy the whole book. On the **Internet**, you can **buy** a single article or page. There's a need for convenient micropayments: two cents or...

10/TI,PY,AZ/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01119956
Advanced plastic card for financial and informational transactions
Verbesserte Kunststoffkarte fur finanzielle und informative Transaktionen
Carte en plastique amelioree pour transactions financieres et informatives
PATENT (CC, No, Kind, Date): EP 980053 A2 000216 (Basic)
EP 980053 A3 030917

10/TI,PY,AZ/2 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01004318
SYSTEMS AND METHODS FOR CONDUCTING ELECTRONIC COMMERCE TRANSACTIONS
REQUIRING MICROPAYMENT
SYSTEMES ET PROCEDES PERMETTANT D'EFFECTUER DES TRANSACTIONS DE COMMERCE
ELECTRONIQUE NECESSITANT UN MICROPAIEMENT
Publication Year: 2003

10/TI,PY,AZ/3 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00846460
A METHOD AND SYSTEM FOR A VIRTUAL SAFE
PROCEDE ET SYSTEME POUR UN COFFRE-FORT VIRTUEL
Publication Year: 2001

10/TI,PY,AZ/4 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00816886
SMARTCARD INTERNET AUTHORIZATION SYSTEM
SYSTEME D'AUTORISATION INTERNET A CARTE INTELLIGENTE
Publication Year: 2001

10/TI,PY,AZ/5 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00777020
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR RESOURCE ADMINISTRATION IN
AN E-COMMERCE TECHNICAL ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ADMINISTRATION DE RESSOURCES
DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE
Publication Year: 2001

10/TI,PY,AZ/6 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00777011
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A CODES TABLE FRAMEWORK
DESIGN IN AN E-COMMERCE ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE FABRIQUE POUR LA CONCEPTION D'UNE STRUCTURE DE
TABLES DE CODES DANS UNE ARCHITECTURE DE COMMERCE ELECTRONIQUE
Publication Year: 2001

10/TI,PY,AZ/7 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00776290

SMART CARD TRANSACTIONS USING WIRELESS TELECOMMUNICATIONS NETWORK
TRANSACTIONS PAR CARTE A PUCE, VIA UN RESEAU DE TELECOMMUNICATIONS SANS FIL
Publication Year: 2001

10/TI,PY,AZ/8 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00774564
INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING VIRTUAL SMART
CARD
SYSTEME DE PAIEMENT, D'AUTHENTIFICATION ET DE CHARGEMENT PAR INTERNET AU
MOYEN D'UNE CARTE A PUCE VIRTUELLE
Publication Year: 2001

10/TI,PY,AZ/9 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761424
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE
Publication Year: 2000

10/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01119956

Advanced plastic card for financial and informational transactions
Verbesserte Kunststoffkarte fur finanzielle und informative Transaktionen
Carte en plastique ameliorée pour transactions financières et informatives
PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Hooper, William D., 9 Pheasant Run, New Hope, PA 18938, (US)

LEGAL REPRESENTATIVE:

Loisel, Bertrand (75211), Cabinet Plasseraud, 84, rue d'Amsterdam, 75440
Paris Cedex 09, (FR)

PATENT (CC, No, Kind, Date): EP 980053 A2 000216 (Basic)
EP 980053 A3 030917

APPLICATION (CC, No, Date): EP 99402040 990811;

PRIORITY (CC, No, Date): US 96185 P 980811

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-019/00; G06F-017/60;
G06K-019/07

ABSTRACT WORD COUNT: 102

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200007	810
SPEC A	(English)	200007	10250
Total word count - document A			11060
Total word count - document B			0
Total word count - documents A + B			11060

...SPECIFICATION 85 or swipes it through such a reader or uses the account
number via an Internet or telephone transaction, card server 72
receives a signal indicating the type of use, the type of device using
card...

10/3,K/9 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00761424

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE DELIVERY OF
COMPONENTS OF A SYSTEM REQUIRED FOR IMPLEMENTATION OF TECHNOLOGY
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE PAR PHASES
DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION D'UNE TECHNIQUE

Patent Applicant/Assignee:

ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
(Residence), US (Nationality)

Inventor(s):

GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200073930 A2 20001207 (WO 0073930)

Application: WO 2000US14458 20000524 (PCT/WO US0014458)

Priority Application: US 99321360 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility
model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 149456

Fulltext Availability:

Detailed Description

Detailed Description

... Administration Software - provides
Bundle server setup, configuration, and management capabilities
through a browser. The Product5 Internet Server can be
administered remotely for user access control, email
management, software installation and backup and...

12/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1655596 Supplier Number: 01655596

Open Market Inc

(Open Market Inc will add Cybercash Inc's electronic coin, credit card and check products to its Internet commerce software)

Interactive Week, v 3, n 24, p 7

November 04, 1996

DOCUMENT TYPE: Journal ISSN: 1078-7259 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...Inc will add Cybercash Inc's electronic coin, credit card and check products to its Internet commerce software. Transaction software from Open Market will link with a Cybercash server to route payments to electronic processing companies.

12/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1631804 Supplier Number: 01631804 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Best invests in electronic commerce

(Best Internet Communications has introduced Best Business Commerce Server, a service providing end-to-end solutions for businesses)

Computer Reseller News, n 704, p 63

October 07, 1996

DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 295

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...monthly service fee for the server is \$250.

The commerce server includes the Netscape Commerce server and CyberCash secure Internet payment service to assist in timely online transactions

Best Internet officials said the company can expand into the new, sophisticated market of electronic commerce because...

12/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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1541267 Supplier Number: 01541267 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CYBER EXPOSURE

(National Bank of Canada is offering its merchant and bank customers

Internet-based credit card payment services using CyberCash technology)

Card Fax, v 96, n 99, p 3

June 10, 1996

DOCUMENT TYPE: Newsletter; News Brief (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 84

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...allows transactions to move between a merchant's Internet server and the bank's transaction server. CyberCash will use the Secure Electronic

Transaction specification to secure Internet transactions .

12/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1209924 Supplier Number: 01209924 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Selling wine online securely
(Virtual Vineyards is pioneer in cyberspace as first retailer to
participate in Wells Fargo Bank pilot program)
Interactive Age, v 2, n 16, p 31
June 05, 1995
DOCUMENT TYPE: Journal ISSN: 1080-4927 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 728

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...customer's PC over the Internet to Virtual Vineyards' server and then
immediately onto the Cybercash server in Reston, Va.

Even though Virtual Vineyards charges retail prices, part of the appeal
is that the store specializes in California wines generally unavailable...

12/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1092890 Supplier Number: 01092890 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Internet Cash & Carry
(Wells Fargo Bank and CyberCash Inc to pilot secure credit-card and
debit-card transactions service on the Internet)
Information Week, n 507, p 17
December 26, 1994
DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 389

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...s encryption technology to safeguard online credit-card purchases from
about 10 small retailers that sell wares on the Internet 's World Wide
Web. CyberCash will provide a server that links Wells Fargo's network
to the Web servers of participating merchants.

Although the...

12/3,K/6 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

06218138 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Convergence: Digital Dawn
As companies rush to a new frontier where entertainment and communication
converge, life at home might never be the same
Samar Halarankar and Priya Ramani with Stephen David
INDIA TODAY , July 5, 1999 ed, p58
July 15, 1999
JOURNAL CODE: WINT LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 2692

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... conventional modem and allows users to access non-Internet services like movies-on-demand, game servers . Built-in smart card reader allows e-commerce, like paying bills, shopping .

Web Television

Rs 25,000 to Rs 1.5 lakh

BPL, LG, Onida and Videocon offer...

19990715

12/3,K/7 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

04131171 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CyberCash Releases Enhanced Payment Software for Microsoft Site Server,
Commerce Edition

BUSINESS WIRE

January 26, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 646

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a smooth shopping experience for the consumer and simplifies the merchant's task of tracking online purchases ."

The CyberCash software for Site Server also makes it easier for merchants using CyberCash's industry-leading CashRegister Service to automate...

19990126

12/3,K/8 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

01615806 (USE FORMAT 7 OR 9 FOR FULLTEXT)

/C O R R E C T I O N -- CyberCash, Inc./

PR NEWSWIRE

May 12, 1998 13:12

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1389

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... service is completely scaleable, supporting a range of users from start-up merchants to major Internet Malls . Because most of the software is stored on CyberCash 's server , upgrades are easier, users of the service no longer have to relearn each new version...

19980512

12/3,K/9 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

01601339 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CyberCash, Inc. Reports First Quarter 1998 Results

PR NEWSWIRE

May 11, 1998 17:37

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1370

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... service is completely scaleable, supporting a range of users from start-up merchants to major Internet Malls . Because most of the software is stored on CyberCash 's server , upgrades are easier, users of the service no longer have to relearn each new version...

19980511

14/TI,PY,AZ/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01475340

CONTENT PROVIDING/ACQUIRING SYSTEM
INHALTSBEREITSTELLUNGS-/ERFASSUNGSSYSTEM
SYSTEME DE FOURNITURE ET D'ACQUISITION DE CONTENUS
PATENT (CC, No, Kind, Date): EP 1363215 A1 031119 (Basic)
WO 2002067167 020829

14/TI,PY,AZ/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01362067

System and method of associating devices to secure commercial transactions
performed over the internet
System und Verfahren zur Verknupfung von Vorrichtungen um geschäftlichen
Transaktionen uber Internet zu sichern
Procede et systeme d'association de dispositifs pour securiser des
transactions commerciales effectuees sur l'Internet
PATENT (CC, No, Kind, Date): EP 1161055 A2 011205 (Basic)

14/TI,PY,AZ/3 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01072618

TRUSTED TRANSACTIONAL INTERNET KIOSK
KIOSQUE INTERNET TRANSACTIONNEL SECURISE
Publication Year: 2003

14/TI,PY,AZ/4 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01007442

METHOD AND SYSTEM FOR GETTING ON-LINE STATUS, AUTHENTICATION, VERIFICATION,
AUTHORIZATION, COMMUNICATION AND TRANSACTION SERVICES FOR WEB-ENABLED
HARDWARE AND SOFTWARE, BASED ON UNIFORM TELEPHONE ADDRESS RELATED
APPLICATIONS
PROCEDE ET SYSTEME PERMETTANT D'OBTENIR UN STATUT EN LIGNE, UNE
AUTHENTIFICATION, UNE VERIFICATION, UNE AUTORISATION DES SERVICES DE
COMMUNICATION ET DE TRANSACTION DESTINES A UN MATERIEL ET A UN LOGICIEL
EXPLOITABLE SUR LE WEB, BASES SUR UNE ADRESSE TELEPHONIQUE UNIFORME
Publication Year: 2003

14/TI,PY,AZ/5 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00943782

INTERACTIVE GAME PLAYING PREFERENCES
PREFERENCES DE JEUX INTERACTIVES
Publication Year: 2002

14/TI,PY,AZ/6 (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00909145

PLANAR LASER ILLUMINATION AND IMAGING (PLIIM) SYSTEMS WITH INTEGRATED
DESPECKLING MECHANISMS PROVIDED THEREIN
SYSTEMES PLIIM D'ILLUMINATION ET D'IMAGERIE AU LASER PLANAIRE A MECANISME
DE DECHATOIEMENT INTEGRE
Publication Year: 2002

14/TI,PY,AZ/7 (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00876811
SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR DEVICE, OPERATING SYSTEM,
AND NETWORK TRANSPORT NEUTRAL SECURE INTERACTIVE MULTI-MEDIA MESSAGING
SYSTEME, PROCEDE ET PRODUIT PROGRAMME D'ORDINATEUR POUR APPAREIL, SYSTEME
D'EXPLOITATION ET MESSAGERIE MULTIMEDIA INTERACTIVE RESEAU, NEUTRE ET
SECURISEE
Publication Year: 2002

14/TI,PY,AZ/8 (Item 6 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00857190
A NETWORK DEVICE FOR SUPPORTING MULTIPLE UPPER LAYER NETWORK PROTOCOLS OVER
A SINGLE NETWORK CONNECTION
DISPOSITIF DE RESEAU COMPATIBLE AVEC PLUSIEURS PROTOCOLES DE RESEAU A
COUCHE SUPERIEURE VIA UNE SEULE CONNEXION RESEAU
Publication Year: 2001

14/TI,PY,AZ/9 (Item 7 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00851775
ADVANCED ASSET MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES
Publication Year: 2001

14/TI,PY,AZ/10 (Item 8 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00846461
METHOD AND APPARATUS FOR TRANSFERRING OR RECEIVING DATA VIA THE INTERNET
SECURELY
PROCEDE ET APPAREIL POUR TRANSFERER OU RECEVOIR DES DONNEES PAR INTERNET DE
MANIERE SURE
Publication Year: 2001

14/TI,PY,AZ/11 (Item 9 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806389
SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE
D'APPROVISIONNEMENT RESEAUTE
Publication Year: 2001

14/TI,PY,AZ/12 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806384
NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND
METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE
Publication Year: 2001

14/TI,PY,AZ/13 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE

Publication Year: 2001

14/TI,PY,AZ/14 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00786021

SYSTEM AND METHOD FOR THE SYNCHRONIZATION AND DISTRIBUTION OF TELEPHONY
TIMING INFORMATION IN A CABLE MODEM NETWORK

SYSTEME ET PROCEDE DESTINE A LA SYNCHRONISATION ET A LA DISTRIBUTION
D'INFORMATIONS DE SYNCHRONISATION TELEPHONIQUES SUR UN RESEAU MODEM
CABLE

Publication Year: 2001

14/TI,PY,AZ/15 (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00784140

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE
INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE DE FABRICATION S'APPLIQUANT DANS UN
ENVIRONNEMENT DE STRUCTURE DE SERVICES DE COMMUNICATIONS VIA UNE
INTERFACE ADRESSABLE GLOBALEMENT

Publication Year: 2001

14/TI,PY,AZ/16 (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00781966

ELECTRONIC CURRENCY, ELECTRONIC WALLET THEREFOR AND ELECTRONIC PAYMENT
SYSTEMS EMPLOYING THEM

ARGENT ELECTRONIQUE, PORTEFEUILLE ELECTRONIQUE DESTINE A CELUI-CI ET
SYSTEMES DE PAIEMENT ELECTRONIQUES DANS LESQUELS L'ARGENT ET LE
PORTEFEUILLE ELECTRONIQUES SONT UTILISES

Publication Year: 2001

14/TI,PY,AZ/17 (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00766119

A POINT-OF-SALE/SERVICE (POS) PORTAL
PORTAIL DE SERVICE/POINT DE VENTE (POS)

Publication Year: 2000

14/TI,PY,AZ/18 (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00766076

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN

INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT
PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU
PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS
VIRTUELS

Publication Year: 2000

14/TI,PY,AZ/19 (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00762480
DISPLAYING COLOR ADVERTISEMENTS ON POINT-OF-SALES/SERVICE (POS) PLATFORMS
AFFICHAGE DE PUBLICITES EN COULEURS SUR DES PLATEFORMES DE POINTS DE VENTES
OU DE SERVICES (POS)
Publication Year: 2000

14/TI,PY,AZ/20 (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00762425
AN ELECTRONIC-RECEIPTS SERVICE
SERVICE ELECTRONIQUE DE RECUS
Publication Year: 2000

14/TI,PY,AZ/21 (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00761431
A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED
WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE
Publication Year: 2000

14/TI,PY,AZ/22 (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00488451
INTEGRATED CUSTOMER INTERFACE FOR WEB BASED COMMUNICATIONS NETWORK
MANAGEMENT
INTERFACE CLIENT INTEGREE POUR LA GESTION DE RESEAUX DE COMMUNICATIONS
BASES SUR LE WEB
Publication Year: 1999

14/TI,PY,AZ/23 (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00467891
SYSTEM AND METHOD FOR PROCESSING MULTIPLE FINANCIAL APPLICATIONS USING A
THREE-TIER VALUE NETWORK
SYSTEME ET PROCEDE DE TRAITEMENT D'APPLICATIONS FINANCIERES MULTIPLES AU
MOYEN D'UN RESEAU DES VALEURS A TROIS TIERS
Publication Year: 1998

14/TI,PY,AZ/24 (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00459194
INTERNET PAYMENT AND LOADING SYSTEM USING SMART CARD
SYSTEME DE PAIEMENT ET DE CHARGEMENT PAR INTERNET A L'AIDE D'UNE CARTE A
PUCE

Publication Year: 1998

14/TI,PY,AZ/25 (Item 23 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

00418748

SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS
PROTECTION

SYSTEMES ET PROCEDES DE GESTION DE TRANSACTIONS SECURISEES ET DE PROTECTION
DE DROITS ELECTRONIQUES

Publication Year: 1998

14/3,K/17 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00766119 **Image available**

**A POINT-OF-SALE/SERVICE (POS) PORTAL
PORTAIL DE SERVICE/POINT DE VENTE (POS)**

Patent Applicant/Assignee:

RECEIPTCITY COM INC, 3051 N. 1st Street, San Jose, CA 95134, US, US
(Residence), US (Nationality)

Inventor(s):

ALLAN Scott T, 2924 Hillside Drive, Burlingame, CA 94010, US
MILES Jeffery T, 6196 Gilder Drive, San Jose, CA 95123, US
STOUT J Gregory, 642 Caliente #23, Sunnyvale, CA 94086, US
VALLIANI Aziz, 1111 Tewa Court, Fremont, CA 94539, US
RAFII Abbas, 1546 Wisteria Court, Los Altos, CA 94024, US
KAREEMI Nazim, 2145 Emerson Street, Palo Alto, CA 94301, US

Legal Representative:

MENDENHALL Larry, Flehr Hohbach Test Albritton & Herbert LLP, Suite 3400,
4 Embarcadero Center, San Francisco, CA 94111-4187, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079496 A2 20001228 (WO 0079496)
Application: WO 2000US15369 20000602 (PCT/WO US0015369)
Priority Application: US 99137575 19990604; US 99141380 19990628; US
2000480883 20000110

Designated States: CA JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 18173

Fulltext Availability:

Claims

Claim

... description, along with their expanded meaning:

eReceipts, electronic receipts. POS, point of sale. SIV, secure internet vault.

10

TC, transaction computer. TUID, transaction-unique identifiers.

DEFINITIONS

Administrator: A manager of group users and users in...

...the "transaction computer." A communications link

1263 may communicatively couple the portions 1261,1262. The web enabled transaction computer 1261 connects the POS system 126 to the internet 180. The POS system 126...The memory 512 includes software (not shown) as follows: a

web-directed language processor, a protocols stack separate from or integral with the language processor, an input/output subsystem capable of driving ports...

...the bus 570.

The payment subsystem 550 may include a magnetic-strip reader 551, a smart - card processor 552 and a bus 553. The bus 553 communicatively couples the magnetic-strip reader 551, the smart - card processor 552 and the bus 570. The bus 553 may be wholly or partly integral...

14/3,K/18 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00766076 **Image available**

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN

INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT
PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU
PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS
VIRTUELS

Patent Applicant/Assignee:

ECHARGE CORPORATION, Suite 1000, 500 Union Street, Seattle, WA 98101, US,
US (Residence), US (Nationality)

Inventor(s):

HUTCHISON Robin B, 1846 West 14th Avenue, Vancouver, British Columbia V6J
2J9, CA,
LLEWELLYN Robert C, 3109 Lincoln Road NE, Poulsbo, WA 98370, US,
VILJOEN Andre F, 405 3980 Inlet Crescent, North Vancouver, British
Columbia V7J 2P9, CA,
GRIFFITHS David, 150 River Meads, Stanstead Abbots, Ware, Hertfordshire
SG12 8EL, GB,
BIRCH David, 1 Armdale Road, Woking, Surrey GU21 3LP, GB,
BEGG Iain M, 1004 Kelowna Street, Vancouver, British Columbia V5K 4E1, CA

Legal Representative:

PHILIPP Adam L K (agent), Christensen O'Connor Johnson & Kindness PLLC,
Suite 2800, 1420 Fifth Avenue, Seattle, WA 98101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)
Application: WO 2000US16669 20000616 (PCT/WO US0016669)
Priority Application: US 99140039 19990618; US 99370949 19990809; US
2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Fulltext Availability:

Claims

Claim

... 93 stores the program code and data necessary for authorizing and
securing payment for products **purchased** using a **virtual** payment
account in accordance with the present invention, More specifically, the
memory 93 of the...

...sub-systems including: an account/billing sub-system 94 for billing a
buyer for products **purchased** using a **virtual** payment account; a
payment processing sub-system 95 for communicating with a financial
institution 59 in order to process payments received for **purchases** made
using a **virtual** payment account; and an account enrollment sub-system
96 for determining the credit limit for...

...processing sub-systems 94, 95, 96 of the credit processing server could
be in a **separate server**. Further, additional commerce gateways 52 and
credit processing servers 53 may be located on the...

...of the present invention is a closed system that provides buyers a
secure method for **purchasing** products over the **Internet**. The closed
system includes only a registered
buyer's computer50, a registered seller server51, the...of
interfacing with the buyer computer such as but not limited to a secure
token, **smart card** or as an encrypted file on some other computer
readable medium. It will be appreciated...of the present invention. The
buyer can add sub-accounts (e.g., supplemental users, young **shoppers**,
etc.) via the **Web** pages 650 shown in FIGURE 9C. Sub-accounts can be

customized for young shoppers as...and additional 10 access controls, such as an account number, a last purchase verification, **smart cards**, secure tokens or some combination thereof. As will be described later, in the actual embodiment...

...i.e., the buyer, the seller, the commerce gateway, and the credit processing server) in **virtual payment account transactions**. In one exemplary embodiment of the security transaction, the seller server 51 digitally signs a...one some other device associated with the buyer computer such as a secure token, a **smart card** or encrypted on some computer I/O readable medium. It will be appreciated that other...

14/3,K/23 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00467891 **Image available**
SYSTEM AND METHOD FOR PROCESSING MULTIPLE FINANCIAL APPLICATIONS USING A
THREE-TIER VALUE NETWORK
SYSTEME ET PROCEDE DE TRAITEMENT D'APPLICATIONS FINANCIERES MULTIPLES AU
MOYEN D'UN RESEAU DES VALEURS A TROIS TIERS

Patent Applicant/Assignee:

KEILANI Badieh Z II,

Inventor(s):

KEILANI Badieh Z II,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9858356 A2 19981223

Application: WO 98US12408 19980616 (PCT/WO US9812408)

Priority Application: US 9749783 19970616

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 49915

Fulltext Availability:

Claims

Claim

... configured to provide a first application server
for applications used by the value network;
a **second** application **server** providing component configured to provide
a **second** application
server for applications used by the value network;
a first replica application server providing component configured to
provide a first replica
application server for applications used by the value network;
a **second** replica application **server** providing component configured to
provide a **second**
replica application **server** for applications used by the value network;
a first database server providing component configured to provide a first
database server for
data used by the value network;
a **second** database **server** providing component configured to provide a
second database
server for data used by the value network;
166
a first replica database server providing component...

...to provide a first replica
database server for data used by the value network;
a **second** replica database **server** providing component configured to
provide a **second** replica

database **server** for data used by the value network;
an image database server providing component configured to...139, further comprising a parallel server pair connecting component configured to connect the first database **server** and the **second** database **server** as a parallel server pair. 143. The system of claim 142, wherein parallel server pair...

...a gateway router connecting component configured to connect a gateway router to the first and **second** database parallel **server** pair. 144. A method of organizing a data center on a value network, comprising the steps of providing a first application server for applications used by the value network; providing a **second** application **server** for applications used by the value network; providing a first replica application server for applications used by the value network; providing a **second** replica application **server** for applications used by the value network; providing a first database server for data used by the value network; providing a **second** database **server** for data used by the value network;
providing a first replica database server for data used by the value network; providing a **second** replica database **server** for data used by the value network; providing an image database server for image data...

...147. The method of claim 144, further including the step of connecting the first database **server** and the **second** database **server** as a parallel server pair. 148. The method of claim 147, wherein the step of connecting the first database **server** and the **second** database **server** includes the substep of connecting a gateway router to the first and **second** database parallel **server** pair. 149. A system for organizing a data center on a value network, comprising: means...

...a first application server for applications used by the value network; means for providing a **second** application **server** for applications used by the value network; means for providing a first replica application server for applications used by the value network;
means for providing a **second** replica application **server** for applications used by the value network;
means for providing a first database server for data used by the value network; means for providing a **second** database **server** for data used by the value network; means for providing a ...first replica database server for data used by the value network; means for providing a **second** replica database **server** for data used by the value network;
169
means for providing an image database server...

...configured to provide a first application server for applications used by the value network;
a **second** application **server** providing module configured to provide a **second** application **server** for applications used by the value network;
a first replica application server providing module configured to provide a first 'replica application server for applications used by the value network;
a **second** replica application **server** providing module configured to provide a **second** replica application **server** for applications used by the value network;
a first database server providing module configured to provide a first database server for data used by the value network;
170
a **second** database **server** providing module configured to provide a **second** database **server** for data used by the value network;
a first replica database server providing module configured to provide a

first replica database
 server for data used by the value network;
 a **second** replica database **server** providing module configured to
 provide a **second** replica
 database **server** for data used by the value network;
 an image database server providing module configured to...

...connect the servers over a fast Ethernet connection. 151. A system for
 organizing a value **network** for core **retail** banking applications,
 comprising: a branch server-router connecting component configured to
 connect a branch server...to a branch client for a branch manager. 158. A
 method of organizing a value **network** for core **retail** banking
 applications, comprising the
 steps of:
 172
 connecting a branch server to a router;
 connecting...

...to a branch client for a branch manager;
 165. A system for organizing a value **network** for core **retail** banking
 applications, comprising:
 means for connecting a branch server to a router;
 means for connecting therein for organizing a value **network** for core
retail banking applications, the computer usable
 medium comprising:
 a connecting module configured to connect a branch...

...a network management center connected to the value network. 167. A
 system for interfacing a **smart card** with a value network, comprising:
 an embedding component configured to embed within the **smart card** a
 computer chip for
 retaining customer information;
 an encoding component configured to encode the computer chip with
 customer information; an allowing component configured to allow
 interaction with the **smart card** by the value
 network; and
 a permitting component configured to permit access to the **smart card**
 by a network management center connected to the value network. 168. The
 system of claim...

...wherein the embedding component includes a using component configured to
 use an ISO 7816 compliant **integrated circuit card** .
 174
 . The system of claim 167, wherein the allowing component includes a
 using component configured...

...configured to interact with the card via an Intranet. 176. A method of
 interfacing a **smart card** with a value network, comprising the steps
 of embedding within the **smart card** a computer chip for retaining
 customer information;
 encoding the computer chip with customer information;
 allowing interaction with the **smart card** by the value network; and
 permitting access to the **smart card** by a network management center
 connected to the value network. 177. The method of claim...

...of embedding a computer chip includes the
 substep of
 175
 using an ISO 7816 compliant **integrated circuit card** . 178. The
 method of claim 176, wherein the step of allowing interaction with the
 computer...

...JavaSoft. 179. The method of claim 176, wherein the step of allowing
 interaction with the **smart card** by the
 value network further includes the substep of
 interacting with the card at a bank. 180. The method of claim 176,

wherein the step of allowing interaction with the smart card by a value network further includes the substep of ...Internet. 181. The method of claim 176, wherein the step of allowing interaction with the smart card by a value network further includes the substep of interacting with the card via a...

...encryption. 183. The method of claim 176, wherein the step of allowing interaction with the smart card by a value network further includes the substep of interacting with the card via an Extranet. 184. The method of claim 176, wherein the step of allowing interaction with the smart card by a value network further includes the substep of interacting with the card via an Intranet.

176

. A system for interfacing a smart card with a value network, comprising: means for embedding within the smart card a computer chip for retaining customer information;

means for encoding the computer chip with customer information; means for allowing interaction with the smart card by the value network; and means for permitting access to the smart card by a network management center connected to the value network.

186. A computer program product comprising:

a computer usable medium having computer readable code embodied therein for interfacing a smart card with a value network, the computer usable medium comprising: an embedding module configured to embed within the smart card a computer chip for retaining customer information;

an encoding module configured to encode the computer chip with customer information; an allowing module configured to allow interaction with the smart card by the value network; and

a permitting module configured to permit access to the smart card by a network management center connected to the value network. 187. A system for processing a financial transaction over a network, comprising: a presentation logic transmitting component configured to transmit presentation logic from an application server...presentation client in accordance with the presentation logic. 195. A method of processing a financial transaction over a network, comprising the steps of transmitting presentation logic from an application server to a presentation client for...

14/3,K/24 (Item 22 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00459194 **Image available**

INTERNET PAYMENT AND LOADING SYSTEM USING SMART CARD

SYSTEME DE PAIEMENT ET DE CHARGEMENT PAR INTERNET A L'AIDE D'UNE CARTE A PUCE

Patent Applicant/Assignee:

VISA INTERNATIONAL SERVICE ASSOCIATION,
DAVIS Virgil M,
CUTINO Suzanne C,
BERG Michael J,
CONKLIN Fredrick Sidney,
PRINGLE Steven John,

Inventor(s):

DAVIS Virgil M,
CUTINO Suzanne C,
BERG Michael J,
CONKLIN Fredrick Sidney,
PRINGLE Steven John,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9849658 A1 19981105
Application: WO 98US8806 19980430 (PCT/WO US9808806)
Priority Application: US 9745883 19970430; US 97951614 19971016
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 25424

Fulltext Availability:

Claims

Claim

... message from said
payment server as said debit command; and
I 0 receiving an expected **stored - value card** signature for
comparison to an actual **stored - value card** signature, said expected
stored - value card signature being received in the same message from
said payment server as said debit command...

...of managing a transaction between a client terminal and a merchant
server connected over a **network**, said **transaction** being managed by a
payment server also connected to said network, said method comprising:
receiving...

...from said payment server destined to said client terminal over said
network so that a **stored - value card** associated with said client
terminal
may be debited by said amount; and
a confirmation step...

...success and said merchant server may release said item to a user
associated with said **stored - value card**.

48

. A method as recited in claim 20 wherein said network is an internet,
wherein...

...site for advertising said item over said internet, wherein said client
terminal and said merchant **server** are at **separate** locations and said
recited steps of said method occur over said internet.

22 A method...

16/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

02068991 60855772

Press pound to buy now

Lucas, Peter

Credit Card Management v13n6 PP: 46-48 Sep 2000

ISSN: 0896-9329 JRNL CODE: CCM

WORD COUNT: 929

...TEXT: card companies, which see mobile commerce as a way to expand the reach of the smart card. One technology executive, Timothy R. Myers, chief executive of Philadelphia-based ESPCard Inc., which develops consumer loyalty applications for smart cards, says the microprocessor that provides the smart card with its intelligence can be embedded in Web-enabled cell phones and PDAs. The chip can either contain cardholder account data or access it on a separate server through the World Wide Web.

For example, cardholders shopping at brick-and-mortar merchants could use their cell phones or PDAs to dial up...

000901

16/3,K/2 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

2929779 Supplier Number: 02929779 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Press Pound To Buy Now

(Worldwide mobile commerce is forecasted to reach \$210 bil by 2005 with Internet-enabled cell phones forecasted to reach 1 bil by 2004)

Credit Card Management, v 13, n 6, p 46+

September 2000

DOCUMENT TYPE: Journal; Cover Story ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 924

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...card companies, which see mobile commerce as a way to expand the reach of the smart card. One technology executive, Timothy R. Myers, chief executive of Philadelphia-based ESPCard Inc., which develops consumer loyalty applications for smart cards, says the microprocessor that provides the smart card with its intelligence can be embedded in Web-enabled cell phones and PDAs. The chip can either contain cardholder account data or access it on a separate server through the World Wide Web.

For example, cardholders shopping at brick-and-mortar merchants could use their cell phones or PDAs to dial up...

16/3,K/3 (Item 1 from file: 995)
DIALOG(R)File 995:NewsRoom 2000
(c) 2003 The Dialog Corporation. All rts. reserv.

0127034970 155Y124T

Press Pound To Buy Now.(Internet/Web/Online Service Information)(Brief Article)(Statistical Data Included)

Lucas, Peter

Credit Card Management, v13, n6, p46

Friday, September 1, 2000

JOURNAL CODE: AHHC LANGUAGE: ENGLISH RECORD TYPE: Fulltext

20000901

...contain cardholder account data or access it on a separate server
through the World Wide Web .

For example, cardholders **shopping** at brick-and-mortar merchants could use
their cell phones or PDAs to dial up...

18/TI,PY,AZ/1 (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01179465

Method and system for performing a bankcard transaction
Verfahren und System zum Durchfuhren einer Bankkartentransaktion
Methode et systeme pour executer une transaction avec cartes bancaires
PATENT (CC, No, Kind, Date): EP 1028401 A2 000816 (Basic)
EP 1028401 A3 030625

18/TI,PY,AZ/2 (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2003 European Patent Office. All rts. reserv.

01029388

Virtual wallet system
Virtuelles Geldborsensystem
Systeme de portemonnaie virtuel
PATENT (CC, No, Kind, Date): EP 917120 A2 990519 (Basic)
EP 917120 A3 010110

18/TI,PY,AZ/3 (Item 1 from file: 349)
DIALOG(R)File 349:(c) 2003 WIPO/Univentio. All rts. reserv.

01043392

AUTHENTICATION ARRANGEMENT AND METHOD FOR USE WITH FINANCIAL TRANSACTIONS
DISPOSITION D'AUTHEMTIFICATION ET PROCEDE D'UTILISATION AVEC DES
TRANSACTIONS FINANCIERES
Publication Year: 2003

18/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01179465

Method and system for performing a bankcard transaction
Verfahren und System zum Durchfuehren einer Bankkartentransaktion
Methode et systeme pour executer une transaction avec cartes bancaires
PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
(US), (Applicant designated States: all)

INVENTOR:

Schutzer, Dan, 8 Whig Road Scarsdale,, New York 10583, (US)
Slater, Alan, 10, Jefferson Road, East Brunswick, New Jersey 08816, (US)
Cirillo, Thomas, 155 Stanwich Road, Greenwich, Connecticut 06830, (US)
Derodes, Robert, 252 Smokerise Trace, Peachtree City, Georgia 30269, (US)
Dancanet, Lucien, 7723 Emerson Avenue, Los Angeles, California 90045, (US)

LEGAL REPRESENTATIVE:

Johansson, Lars E. et al (23214), Hynell Patenttjanst AB Patron Carls Vag
2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1028401 A2 000816 (Basic)
EP 1028401 A3 030625

APPLICATION (CC, No, Date): EP 2000200448 000210;

PRIORITY (CC, No, Date): US 119818 P 990212; US 144927 P 990721

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08; G06F-017/60 ;
G07F-007/10

ABSTRACT WORD COUNT: 115

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200033	1902
SPEC A	(English)	200033	7203
Total word count - document A			9105
Total word count - document B			0
Total word count - documents A + B			9105

...INTERNATIONAL PATENT CLASS: G06F-017/60

...ABSTRACT performing a bankcard transaction provides a transaction card
system for use, for example, on the Internet that allows a transaction
card user to input authentication information to a transaction card
issuer, which generates an anonymous...

...card user and generates the anonymous or alternate card number in
sequence synchronization with the transaction card issuer's server .

18/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2003 European Patent Office. All rts. reserv.

01029388

Virtual wallet system
Virtuelles Geldborsensystem
Systeme de portemonnaie virtuel
PATENT ASSIGNEE:

Citicorp Development Center, Inc., (1175292), 12731 W. Jefferson
Boulevard, Los Angeles, California 90066, (US), (Applicant designated
States: all)

INVENTOR:

Paltenghe, Chris T., 11718 Entrada Avenue, Northridge, CA 91326, (US)
Mamdani, Alnoor B., 2030 Penmar Avenue, Venice, CA 90291, (US)
Golvin, Charles, 2762 McConnell Drive, Los Angeles, CA 90064, (US)
Lichstein, Henry, 544 Dryad Road, Santa Monica, CA 90402, (US)
Solo, David, 300 E. 75th Street, Apt. 78, New York, NY 10021, (US)
Pan, Jack, 3651 South Norwich Place, Rowland Heights, CA 91748, (US)
Takata, Melvin M., 855 Paseo Del Robledo, Thousand Oaks, CA 91360, (US)

LEGAL REPRESENTATIVE:

Johansson, Lars E. et al (23214), Hynell Patenttjanst AB Patron Carls Vag
2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 917120 A2 990519 (Basic)
EP 917120 A3 010110

APPLICATION (CC, No, Date): EP 98203778 981110;

PRIORITY (CC, No, Date): US 65291 971112; US 81748 980414

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60 ; H04L-029/06;
G07F-007/08; G07F-007/10

ABSTRACT WORD COUNT: 83

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9920	242
SPEC A	(English)	9920	8751
Total word count - document A			8993
Total word count - document B			0
Total word count - documents A + B			8993

...INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION 11, the virtual wallet is a hybrid between a smart card
170 and a wallet **server** 172. **Smart card** 170 includes VISA(R) cash
122, VISA(R) SET certificate 138, VISA(R) certificates 124...

...150, identity information 152, to do list 154, calling cards 156,
personal information 158, Citi **Shopping Network** Credits 142, gasoline
company credits 144, frequent flyer miles, 146 and personal interests
160.

As...

STN

FILE 'CONFSCI, COMPUAB, COMPUSCIENCE, ELCOM, INFODATA' ENTERED AT
16:41:38 ON 23 DEC 2003

L1 1294 S (PURCHAS? OR BUYING OR BUY OR TRANSACT? OR BOUGHT OR SELL OR
L2 743 S (PREPAID OR PRE(1W) (PAID OR LOADED) OR STORED()VALUE OR MAGNE
L3 103 S U(1W)COMMERCE OR UNIVERSAL()PLATFORM OR CASHX OR CYBERCASH OR
L4 12575 S SERVER#
L5 4 S L1 AND (L2 OR L3) AND L4
L6 16 S (L2 OR L3) (S) L4
L7 12 S L6 NOT L5

STN

L5 ANSWER 1 OF 4 COMPUAB COPYRIGHT 2003 CSA on STN
AN 95:14128 COMPUAB
TI Payment - the key enabler for superhighway services
IEE COLLOQ DIG
AU Birch, David G.W.; Shaw, Ian J.
CS Hyperion
SO (1994) no. 192, pp. 10/1-10. IEE. STEVENAGE, (ENGL).
Meeting Info.: IEE Electronics Division Colloquium on High Speed Access
Technology and Services, Including Video-on-Demand. London, UK. 10/19/94.
DT Book
TC Conference
FS C
LA English
AB is more general purpose. As many industry commentators have
observed, all of the technology for downloading software (such as video
servers, video - on - demand access boxes and so forth) is well
under way. The real barrier to further commercial. . . a requirement
for general purpose digital cash: a replacement for notes and coins with
the additional functionality of supporting cash transactions
over networks. Even a year ago, this may have been far-fetched
but with the announcement of the first such scheme in the. . . shifting
customer-supplier cash-based transactions into cyberspace. This paper
draws on some of Hyperion's recent experience in helping to develop the
Mondex digital cash scheme - and other projects ranging from the
re-engineering of bank branch businesses to developing process models for.

L5 ANSWER 2 OF 4 COMPUSCIENCE COPYRIGHT 2003 FIZ KARLSRUHE on STN
AN 1997(5):AC764 COMPUSCIENCE
TI Digital money. the new era of Internet commerce.
AU Lynch, Daniel C.; Lundquist, Leslie
SO New York, NY: John Wiley and Sons, Inc. 1996. 285 p.
ISBN: 0-471-14178-X
DT Book
TC Theoretical
LA English
IP FIZKA
DN 9705-0354

L5 ANSWER 3 OF 4 COMPUSCIENCE COPYRIGHT 2003 FIZ KARLSRUHE on STN
AN 1996(9):AC82 COMPUSCIENCE
TI Electronic commerce. on-line ordering and digital money.
AU Loshin, Pete
SO Rockland, MA: Charles River Media, Inc. 1995. 282 p.
ISBN: 1-886801-08-8
DT Book
TC Theoretical
LA English
IP FIZKA
DN 9609-0684

L5 ANSWER 4 OF 4 ELCOM COPYRIGHT 2003 CSA on STN
AN 95:8702 ELCOM
TI Payment - the key enabler for superhighway services
IEE COLLOQ DIG
AU Birch, David G.W.; Shaw, Ian J.
CS Hyperion
SO (1994) no. 192, pp. 10/1-10. IEE. STEVENAGE, (ENGL).

EKD 12/23/2003

STN

Meeting Info.: IEE Electronics Division Colloquium on High Speed Access
Technology and Services, Including Video-on-Demand. London, UK. 10/19/94.

DT Book

TC Conference

FS E

LA English

AB . . . is more general purpose. As many industry commentators have
observed, all of the technology for downloading software (such as video
servers, video - on - demand access boxes and so forth) is well
under way. The real barrier to further commercial. . . a requirement
for general purpose digital cash: a replacement for notes and coins with
the additional functionality of supporting cash **transactions**
over **networks**. Even a year ago, this may have been far-fetched
but with the announcement of the first such scheme in the. . . shifting
customer-supplier cash-based transactions into cyberspace. This paper
draws on some of Hyperion's recent experience in helping to develop the
Mondex digital cash scheme - and other projects ranging from the
re-engineering of bank branch businesses to developing process models for.

EKD

12/23/2003

STN

L7 ANSWER 1 OF 12 COMPUAB COPYRIGHT 2003 CSA on STN
AN 2001:17401 COMPUAB
TI Securing e-business applications using smart cards
AU Hamann, E.-M.; Henn, H.; Schack, T.; Seliger, F.
CS IBM Pervasive Computing Division, 71032 Boeblingen, Germany
SO IBM Systems Journal [Ibm Syst J], (20010000) vol. 40, no. 3, pp. 635-647.
ISSN: 0018-8670.
DT Journal
FS C
LA English
AB . . . for Internet applications. Some applications are too sensitive for software-only security mechanisms. Higher levels of protection can be achieved with **smart-card**-based authentication schemes and transaction protocols. In this paper, we provide examples of typical banking applications implemented with **smart cards** using symmetrical (DES) and asymmetrical (RSA) cryptography. We present a pure Java super(TM) architecture for such applications, which is intended for use on standard Web application **servers** and client devices enabled for Web browsing and the Java language. It employs applets on the client side to access **smart cards** via the OpenCard Framework. The applets communicate with authentication servlets or application servlets on the **server** side and act as a mediator between the **smart card** and the application logic on the **server**.

L7 ANSWER 2 OF 12 COMPUAB COPYRIGHT 2003 CSA on STN
AN 2001:8584 COMPUAB
TI Activities of GlobalPlatform
AU Hotta, Hirofumi; Ono, Ryoji
CS NTT
SO NTT Rev, (20001100) vol. 12, no. 6, pp. 70-73.
ISSN: 0915-2334.
DT Journal
FS C
LA English
AB Recently, because of its high security, the **IC card** has seen an amazing popularity. Today, the multiple uses of a large-capability, high-performance **IC card** at a low-cost are actively discussed. To realize this, the **IC card** platform, including terminals and **servers**, is now getting the spotlight. This article presents the activities of GlobalPlatform, one of the standardization activities for the **IC card** platform.

L7 ANSWER 3 OF 12 COMPUAB COPYRIGHT 2003 CSA on STN
AN 2001:8429 COMPUAB
TI Web based remote collaborative design system (Cdesign)
AU Wu, Huapeng; Zhang, Haixia; Xie, Hongchao; Chen, Darong
CS Tsinghua Univ, Beijing, China
SO Qinghua Daxue Xuebao, (20000500) vol. 40, no. 5, pp. 62-65.
ISSN: 1000-0054.
DT Journal
FS C
LA Chinese
AB . . . The purpose and architecture of a web based remote collaborative design system (Cdesign) were analyzed. The system structure is a Client/Server structure and the interaction between the clients and the **servers** are implemented mainly through the Web. The main modules

STN

of the Cdesign system, such as the management module, the collaboration module, and the **security module**, were analyzed. Using the design system, designers can communicate design idea and procedure with each other. Designers can also make. . .

L7 ANSWER 4 OF 12 COMPUAB COPYRIGHT 2003 CSA on STN

AN 2001:5026 COMPUAB

TI Internet card, a smart card as a true Internet node

AU Urien, P.

CS Bull CP8, Louveciennes, Fr

SO Computer Communications [Comput Commun], (20001100) vol. 23, no. 17, pp. 1655-1666.

ISSN: 0140-3664.

DT Journal

FS C

LA English

AB We have defined a new concept named the Internet **smart card**. An Internet card is a device that is able to work as a true Internet node, and runs Transmission Control Protocol (TCP) client and TCP **server** applications (defined by Internet standards like the RFC 2068, HTTP 1.1...). A **smart card** is a single embedded chip including CPU and memory; the only means of communicating with the outside world is through. . . a serial link. New communication architecture has been studied for both the terminal and the card. Through this stack a **smart card** shares the network resources located in the terminal. This concept has been implemented in a Java card and a Personal Computer, and the first results are presented here. Our first Internet card includes a web **server** and a trusted proxy, which add security features to the web connections.

L7 ANSWER 5 OF 12 COMPUAB COPYRIGHT 2003 CSA on STN

AN 2001:4887 COMPUAB

TI Secure **server**-aided RSA signature computation protocol for **smart cards**

AU Horng, Gwoboa

CS Natl Chung-Hsing Univ, Taichung, Taiwan

SO J. Inf. Sci. Eng., (20001100) vol. 16, no. 6, pp. 847-855.

ISSN: 1016-2364.

DT Journal

FS C

LA English

TI Secure **server**-aided RSA signature computation protocol for **smart cards**

AB **Smart cards** have opened up possibilities for many exciting applications. However, one problem with conventional **smart cards** is that they only have very limited computational power. As a result, it takes too long for a **smart card** to perform a single RSA signature operation in real time applications. **Server**-aided RSA signature computation protocols offer feasible solutions for this problem. The basic idea is to distribute most of the computation to an auxiliary processor which is capable of performing fast multi-precision modular exponentiation. However, the **smart card** has to guard against the auxiliary processor since it may attempt to obtain information about the secret exponent or to obtain the **smart card**'s signature on a message of its own choosing by supplying the **smart card** with incorrect values. The only way to defeat these attacks is for the **smart card** to have some means of verifying the data provided by the auxiliary processor. In this paper, we propose such a. . .

STN

L7 ANSWER 6 OF 12 COMPUAB COPYRIGHT 2003 CSA on STN
AN 1998:16172 COMPUAB
TI Decentralized micropayment consolidation
PROC INT CONF DISTRIB COMPUT SYST
AU Chomicki, J.; Naqvi, S.; Pucci, M.F.
CS Monmouth Univ, W. Long Branch, NJ, USA
SO (19980000) pp. 332-341. IEEE. PISCATAWAY, NJ, (USA).
Meeting Info.: The 1998 18th International Conference on Distributed
Computing Systems. Amsterdam, Neth. 05/26-29/98.
DT Book
TC Conference
FS C
LA English
AB We propose a novel protocol for aggregating micropayments in a
networked environment. The protocol is based on the idea of debt
consolidation and is fully decentralized. We propose client-server
and serverless versions of the protocol. We also analyze the mathematical
properties of the protocol. Finally, we show how basic.

L7 ANSWER 7 OF 12 COMPUAB COPYRIGHT 2003 CSA on STN
AN 96:2604 COMPUAB
TI Design of an adaptive smart card with in-lab experiments
VEH NAVIG INF SYST CONF VNIS
AU Reddy, Prasuna; Akella, Venkatesh
CS Univ of California, Davis, CA, USA
SO (1995) pp. 134-139. IEEE. PISCATAWAY, NJ, (USA).
Meeting Info.: The 6th 1995 Vehicle Navigation and Information Systems
Conference. Seattle, WA, USA. 07/30-08/02/95.
DT Book
TC Conference
FS C
LA English
AB . . . and adaptable man-machine interface for the automation of
travel-related information and services in IVHS. Specifically, we plan to
develop a 'Smart Card' based system to access any
travel-related information. The unique feature of the system is that it is
based on the . . . the cost of a system, which makes it very practical.
Our system will be a significant improvement over the present
Smart Card technologies which are mostly restricted to
purchasing tickets in large quantities. The proposed system will take into
account both ticketing and access to information services, and serve as a
tool for monitoring the performance of an information server.

L7 ANSWER 8 OF 12 COMPUSCIENCE COPYRIGHT 2003 FIZ KARLSRUHE on STN
AN 1999(6):AC2717 COMPUSCIENCE
TI Cryptography and network security (2nd ed.). principles and practice.
AU Stallings, William
SO Upper Saddle River, NJ: Prentice Hall, Inc. 1999. 569 p.
ISBN: 0-13-869017-0
DT Book
TC Theoretical
LA English
IP FIZKA
DN 9904-0222

L7 ANSWER 9 OF 12 COMPUSCIENCE COPYRIGHT 2003 FIZ KARLSRUHE on STN
AN 1998(12):CS5893 COMPUSCIENCE

EKD 12/23/2003

STN

TI Secure addition sequence and its applications on the server-aided secret computation protocols.

AU Laih, Chi Sung; Yen, Sung Ming

SO Advances in cryptology - AUSCRYPT '92. Proceedings.
Editor(s): Seberry, Jennifer
Berlin etc.: Springer Verlag. 1993. p. 219-230
Ser. Title: Lecture Notes in Computer Science. v. 718.
ISBN: 3-540-57220-1

DT Book Article; Conference

CY Germany, Federal Republic of

LA English

IP FIZKA

L7 ANSWER 10 OF 12 COMPUSCIENCE COPYRIGHT 2003 FIZ KARLSRUHE on STN

AN 1998(10):AC2013 COMPUSCIENCE

TI Digital cash (2nd ed.). commerce on the Net.

AU Wayner, Peter

SO San Diego, CA: Academic Press Prof., Inc. 1997. 359 p.
ISBN: 0-12-788772-5

DT Book

TC Theoretical

LA English

IP FIZKA

DN 9808-0589

L7 ANSWER 11 OF 12 ELCOM COPYRIGHT 2003 CSA on STN

AN 2001:8130 ELCOM

TI Integrating access control with user authentication using smart cards

AU Lee, Narn-Yih

CS Southern Taiwan Univ of Technology, Tainan, Taiwan

SO IEEE Trans Consum Electron, (20001100) vol. 46, no. 4, pp. 943-948.
ISSN: 0098-3063.

DT Journal

FS E

LA English

AB . . . scheme to prevent Lee's attacks is still unknown. Thus, this paper will propose an improvement of Jan-Tseng's first scheme using **smart cards** to withstand Lee's attacks and the replay attack. The security of the proposed scheme is based on the difficulty of solving discrete logarithms. The proposed scheme holds the following advantages: 1) **servers** do not need to keep any secret information about the system or the users; and 2) the updating processes for. . .

L7 ANSWER 12 OF 12 INFODATA COPYRIGHT 2003 FHS Potsdam on STN

AN 1998(2):346 INFODATA ON: 98-00346 (GMD-IZ)

TI Penny lane. How the ecash project of the Deutsche Bank is working in practice.
Penny Lane.
Wie das ecash-Projekt der Deutschen Bank praktisch funktioniert.

AU Dresen, S.; Dunne, T.

SO ix. Magazin fuer professionelle Informationstechnik
Hannover, DE: Heise: (1997) (12) p. 102-107, 3 figs., 4 refs.
ISSN: 0935-9680

CY Germany, Federal Republic of

DT Journal

TC (including examples)

LA German

AB In einem Pilotprojekt testet die Deutsche Bank mit 1500 Kunden das

STN

Micropayment-System ecash der hollaendischen Firma **DigiCash**. Das System ermoeeglicht anonyme Zahlungen durch die von Chaum entwickelten 'Blinden Signaturen'. Betrug durch Muenzkopien wird mit **Double-Spending-Servern** verhindert. Geld auf dem heimischen PC erfordert ein neues Sicherheitsverstaendnis. Bei Firewall-geschuetzten Systemen erfolgt die Uebertragung der Muenzen vom Kunden. . .

File 635:Business Dateline(R) 1985-2003/Dec 23
(c) 2003 ProQuest Info&Learning
File 570:Gale Group MARS(R) 1984-2003/Dec 23
(c) 2003 The Gale Group
File 387:The Denver Post 1994-2003/Dec 19
(c) 2003 Denver Post
File 471:New York Times Fulltext 90-Day 2003/Dec 22
(c) 2003 The New York Times
File 492:Arizona Repub/Phoenix Gaz 1986-2002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2003/Dec 22
(c) 2003 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2003/Dec 23
(c) 2003 Detroit Free Press Inc.
File 631:Boston Globe 1980-2003/Dec 21
(c) 2003 Boston Globe
File 633:Phil.Inquirer 1983-2003/Dec 22
(c) 2003 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2003/Dec 22
(c) 2003 Newsday Inc.
File 640:San Francisco Chronicle 1988-2003/Dec 21
(c) 2003 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2003/Dec 20
(c) 2003 Scripps Howard News
File 702:Miami Herald 1983-2003/Dec 22
(c) 2003 The Miami Herald Publishing Co.
File 703:USA Today 1989-2003/Dec 22
(c) 2003 USA Today
File 704:(Portland)The Oregonian 1989-2003/Dec 22
(c) 2003 The Oregonian
File 713:Atlanta J/Const. 1989-2003/Dec 21
(c) 2003 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2003/Dec 23
(c) 2003 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2003/Dec 23
(c) 2003 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2003/Dec 22
(c) 2003 The Plain Dealer
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(c) 2003 St. Petersburg Times
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File 756:Daily/Sunday Telegraph 2000-2003/Dec 23
(c) 2003 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2003/Dec 23
(c) 2003

Set	Items	Description
S1	171000	(PURCHAS? OR BUYING OR BUY OR TRANSACT? OR BOUGHT OR SELL - OR SOLD OR SHOPP? OR MALL? ? OR RETAIL?) (3N) (ONLINE OR INTERN- ET OR WWW OR WEB OR CYBER OR VIRTUAL OR NETWORK?? OR DISTRIBU- TED OR LINKED) OR E() (TAIL? OR MALL? ?) OR KIOSK?
S2	12081	(PREPAID OR PRE(1W) (PAID OR LOADED) OR STORED()VALUE OR MA- GNETIC()STRIP?? OR SMART OR MULTI()FUNCTION OR CHIP OR IC OR - MEMORY OR INTEGRATED()CIRCUIT OR MICROCHIP OR TRANSACTION) (C- ARD? ?
S3	7752	U(1W)COMMERCE OR UNIVERSAL()PLATFORM OR CASHX OR CYBERCASH OR DIGICASH OR MULTICARD? OR MEMOCARD? OR ULTRACARD? OR (USER OR SUBSCRIBER) (1W)IDENTITY()MODULE? ? OR SECURITY()MODULE? ? - OR MONDEX OR MICROPAYMENT? ?

S4 15 S1 AND ((S2 OR S3) (5N) SERVER? ?)
 S5 1 S4 AND PD<20001124
 S6 810 S1(S) (S2 OR S3)
 S7 1042 (SEPARATE OR INDIVIDUAL OR SINGULAR OR DISTINCT OR DISCRETE
 OR APART OR DETACHED OR UNATTACHED OR OWN OR SECOND OR 2ND) (-
 1W) SERVER? ?
 S8 3 S6 AND S7

5/3,K/1 (Item 1 from file: 477)
DIALOG(R)File 477:Irish Times
(c) 2003 Irish Times. All rts. reserv.

00100797 99012200204 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Electronic wallets make online shopping easier
Until now, shoppers had to go through the tedious business of entering
their name, address and credit card details at every website visited
CAROL POWER
Irish Times, CITY ED, P 58
Friday, January 22, 1999
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
SECTION HEADING: BUSINESS & FINANCE; WIRED ON FRIDAY
Word Count: 1,238

(USE FORMAT 7 OR 9 FOR FULLTEXT)
Electronic wallets make online shopping easier
Until now, shoppers had to go through the tedious business of entering
their name...

TEXT:
Consumers seem to have cast aside their reservations about shopping
on the Internet. America Online (AOL) reported that its members spent
\$1.2 billion (#1.04 billion) with online retailers through the AOL
Shopping Channel during November and December. About 1.25 million of
its 15 million members shopped online for the first time. Research
carried out for AOL by the Internet Research Group revealed that 63
per cent of AOL shoppers were very satisfied with the online shopping
experience and the remaining 37 per cent were satisfied. Some 98 per
cent of the AOL shoppers surveyed said they would be motivated to buy
online in the next six months.

Until now, consumers had to enter the same information - such...

In fact, Forrester Research estimates that 66 per cent of the time
would-be shoppers abandon their online shopping carts and merchants
lose their business.

In addition, the Boston Consulting Group found that duplication of
information and hassle with order forms are barriers to shopping on
the Internet. New electronic wallets aim to rectify these
shortcomings.

In order to make the consumer shopping...

...a task."

Two new entrants in this field are e-Wallet of Pasadena,
California and Transactor Networks of San Francisco. Since e-Wallet
launched its program in November, more than 250,000...

...the computer screen.

Until now, said Mr Francis Costello, chief operating officer of
e-Wallet, shopping online has been "a pain. You need to remember
passwords. The experience has been fairly negative...

...out screen has been fairly high". The
e-Wallet approach, he said, is "consumer-friendly".

Transactor Networks is working with Citibank to pilot the
CitiWallet. In this model, once consumers register their information,
a bookmark will reside on the shopper's World Wide Web browser for
easy access. When a consumer wants to buy online from one of the
merchant supported sites, he clicks on his bookmark, enters a login
and password.

Transactor Networks has signed up a consortium of 10 merchants called thecatalog.com. Eventually, Mr Ron Martinez, founder and CEO of **Transactor Networks**, expects the wallet to support other Internet-connected devices like Palm organisers, point-of-sale...be simple to use.

Consumers enter their personal information once and it is stored on **CyberCash**'s secure **servers** during their first Instabuy purchase. Next time they visit that merchant or another Instabuy-enabled...

...COMPANY NAMES (Dialog Generated): Boston Consulting Group ; Citibank ; Consulting Group ; CyberCash ; Excite ; Forrester Research ; Internet Research Group ; Keenan Vision ; **Transactor Networks** ; Yahoo

8/3,K/1 (Item 1 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2003 The Gale Group. All rts. reserv.

02106439 Supplier Number: 76574424 (USE FORMAT 7 FOR FULLTEXT)
NEW AND NOTEWORTHY TOOLS; JULY 2001.(Brief Article)(Statistical Data
Included)
Promo, p126
July 1, 2001
ISSN: 1047-1707
Language: English Record Type: Fulltext
Article Type: Brief Article Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 609

... the audio and visual amenities or do it themselves. The company
hosts SmartMail on its own secure server, so clients don't need to
install additional software. The service generates reports on who...

...checkout. Customers can pull offers from a variety of media including
Web sites, in-store kiosks, direct mail, smart cards, interactive TV,
or cell phones. Redemptions are documented to create an audit trail that
can...

8/3,K/2 (Item 2 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
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02022281 Supplier Number: 66375995 (USE FORMAT 7 FOR FULLTEXT)
Press Pound To Buy Now.(Internet/Web/Online Service Information)(Brief
Article)(Statistical Data Included)
Lucas, Peter
Credit Card Management, v13, n6, p46
Sept, 2000
ISSN: 0896-9329
Language: English Record Type: Fulltext
Article Type: Brief Article Statistical Data Included
Document Type: Magazine/Journal; Trade
Word Count: 1021

... card companies, which see mobile commerce as a way to expand the
reach of the smart card. One technology executive, Timothy R. Myers,
chief executive of Philadelphia-based ESPCard Inc., which develops consumer
loyalty applications for smart cards, says the microprocessor that
provides the smart card with its intelligence can be embedded in
Web-enabled cell phones and PDAs. The chip can either contain cardholder
account data or access it on a separate server through the World Wide
Web.

For example, cardholders shopping at brick-and-mortar merchants
could use their cell phones or PDAs to dial up...

8/3,K/3 (Item 3 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2003 The Gale Group. All rts. reserv.

00025900 Supplier Number: 48090910 (USE FORMAT 7 FOR FULLTEXT)
Rolling Into Internet Commerce
Demery, Paul
Credit Card Management, p88
Nov, 1997
ISSN: 0896-9329
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3233

... and International Data Corp. One estimate by Jupiter Research figures that of 2.16 billion **Internet transactions** in the year 2000, about 366 million will be on credit cards and another 585 million will be on **smart cards**, with the remainder mostly on electronic cash and electronic check systems. Although a similar breakdown by dollars was not made available, it's expected that **smart cards** and electronic cash will be used heavily for **micropayments**, which could still leave credit cards accounting for the largest part of dollar volume if...a service in which Wells and other companies will host a Web site on their **own server** on behalf of their client.

It worked with VeriFone to develop the vPOS (or virtual...